FORM SE FORM FOR SUBMISSION OF PAPER FORMAT EXHIBITS BY ELECTRONIC FILERS

Opteum Mortgage Acceptance Corporation
Exact Name of Registrant as Specified in Charter
Form 8-K, August 25, 2005 Series 2005-4

0001257394 Registrant CIK Number 333-126253

Name of Person Filing the Document (If Other than the Registrant)





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SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

OPTEUM MORTGAGE ACCEPTANCE CORPORATION

Name: Frank Plenskofski

Title: Vice President and Treasurer

Dated: August 25, 2005

IN ACCORDANCE WITH RULE 202 OF REGULATION S-T, THIS EXHIBIT IS BEING FILED IN PAPER PURSUANT TO A CONTINUING HARDSHIP EXEMPTION.

EXHIBIT INDEX

Exhibit No.	<u>Description</u>	<u>Format</u>
99.1	Computational Materials	0

^{*} The Computational Materials have been filed on paper pursuant to a continuing hardship exemption from certain electronic requirements.



Term Sheet

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144A Offering

Prepared: August 11, 2005



Opteum Mortgage Acceptance Corporation, Asset-Backed Pass-Through Certificates, Series 2005-4*

Approximate Total Offered Size: \$9,252,000

Opteum Financial Services, LLC

Seller and Servicer

Wells Fargo Bank, N.A.

Master Servicer and Securities Administrator

Opteum Mortgage Acceptance Corporation

Depositor

<u>Class</u>	<u>Amount^(t)</u>	Interest Type / Class	Ratings (S&P / Moody's)	Principal Window (<u>Call/Mat)⁽²⁾</u>	WAL (<u>Call/Mat</u>) ⁽²⁾
Class M-10	9,252,000	Floating Rate / Mezzanine/Sequential	BB/Ba2	37-70 / 37-70	4.05 / 4.05
Class I-APT	305,000,000	Floating Rate/Super Senior/Pass-through	AAA/Aaa	1-104 / 1-193	3.02 / 3.19
Class I-A1A	229,239,000	Floating Rate/Super Senior/Sequential	AAA/Aaa	1-22 / 1-22	1.00 / 1.00
Class I-A1B	201,753,000	Floating Rate/Super Senior/Sequential	AAA/Aaa	22-57 / 22-57	3.00 / 3.00
Class I-A1C	76,190,000	Floating Rate/Super Senior/Sequential	AAA/Aaa	57-96 / 57-196	6.11 / 6.11
Class I-A1D	42,871,000	Floating Rate/Super Senior/Sequential	AAA/Aaa	96-104 / 96-193	8.61 /10.72
Class I-A2	95,006,000	Floating Rate / Mezz Senior/Pass-through	AAA/Aaa	1-104 / 1-193	3.02 / 3.19
Class II-A1	254,705,000	Fixed Rate/Senior/Pass-through	AAA/Aaa	1-104 / 1-238	4.16 / 4.98
Class M-1	20,487,000	Floating Rate / Mezzanine/Sequential	AA+/Aa1	37-104 / 37-161	5.62 / 6.14
Class M-2	19,826,000	Floating Rate / Mezzanine/Sequential	AA/Aa2	37-104 / 37-152	5.62 / 6.08
Class M-3	10,574,000	Floating Rate / Mezzanine/Sequential	AA-/Aa3	37-104 / 37-142	5.62 / 6.02
Class M-4	11,235,000	Floating Rate / Mezzanine/Sequential	A+/A1	37-104 / 37-135	5.62 / 5.96
Class M-5	9,913,000	Floating Rate / Mezzanine/Sequential	A/A2	37-104 / 37-127	5.62 / 5.87
Class M-6	8,591,000	Floating Rate / Mezzanine/Sequential	A-/A3	37-104 / 37-118	5.62 / 5.76
Class M-7	7,270,000	Floating Rate / Mezzanine/Sequential	BBB+/Baa1	37-104 / 37-108	5.59 / 5.60
Class M-8	6,609,000	Floating Rate / Mezzanine/Sequential	BBB/Baa2	37-97 / 37-97	5.39 / 5.39
Class M-9	6,609,000	Floating Rate / Mezzanine/Sequential	BBB-/Baa3	37-86 / 37-86	5.05 / 5.05

⁽¹⁾ Certificate sizes are subject to change (+/- 10%).

Transaction Overview:

Lead Manager:

UBS Investment Bank

Seller and Servicer:

Opteum Financial Services LLC

Co-Manager:

Bear, Stearns & Co. Inc. S&P / Moody's

Master Servicer: Subservicer:

Wells Fargo Bank, N.A. Cenlar, FSB

Rating Agencies: Trustee:

Expected Pricing Date:

[August 10, 2005]

Securities Administrator:

HSBC Bank USA, N.A. Wells Fargo Bank, N.A.

Expected Settlement Date:

August 25, 2005

This Structural Term Sheet, Collateral Term Sheet, or Computational Materials, as appropriate (the "meterial"), was prepared solely by UBS Securities LLC (*USS*), is privileged and confidential, is intended for use by the addresses only, and may not be provided to any third party other than the addresses legal, tax, financial and/or accounting advisors for the purposes of evaluating such information. The analysis in this report is based or information storage Acceptance Corporation. Such information should not be viewed see the such as a final storage of evaluating such information. The analysis in this report does not contain all information has be securities or any of its stifflictes. UBS is acting as initial Purchaser and not acting as Agent for the Issuer or its affiliates in connection with the proposed transaction. This report does not contain all information that is required to be included in the offering memorandum (the "Final Offering Memorandum"), prejuctive to make a full analysis of the transaction. All information has preliminary and it is anticipated that such information has understored to read the Final Offering Memorandum and other relevant documents filed or to be filed with the Securities and Exchange Commission, because they contain important information. The information has previously the desire of the final offering Memorandum and other relevant documents filed or to be filed with the Securities and Exchange Commission, because they contain important information and information are information. The information has not information are information to the information that is reported to the final Offering Memorandum and other relevant documents filed or to be filed with the Securities and Exchange Commission, which information in the information or information in the information or information in the information or of an offer to be understored information or of the information or

⁽²⁾ Calculated based on the Pricing Speed
*All numbers are preliminary and subject to change.





Computational Materials Disclaimer

The analysis in this report is based on information provided by Opteum Mortgage Acceptance Corporation (the "Depositor"). Such information should not be viewed as projections, forecasts, predictions, or opinions with respect to value. This information is furnished to you solely by UBS Securities LLC ("UBS") and not by the Issuer of the securities or any of its affiliates, is privileged and confidential, is intended for use by the addressee only, and may not be provided to any third party other than the addressee's legal, tax, financial and/or accounting advisors for the purposes of evaluating such information. UBS is acting as Initial Purchaser and not acting as Agent for the Issuer or its affiliates in connection with the proposed transaction. This report does not contain all information that is required to be included in the offering memorandum (the "Final Offering Memorandum"), particularly with respect to the risk and special considerations associated with an investment in the securities. It does not purport to be all-inclusive or to contain all of the information that a prospective investor may require to make a full analysis of the transaction. All information contained herein is preliminary and it is anticipated that such information will change. Investors are urged to read the Final Offering Memorandum and other relevant documents filed or to be filed with the Securities and Exchange Commission, because they contain important information. The information herein supersedes information contained in any prior materials relating to these securities. In addition, the information contained herein will be superseded by information contained in the Final Offering Memorandum for this transaction and in any other material subsequently circulated and filed with the Securities and Exchange Commission. An offering may be made only through the delivery of the Final Offering Memorandum. This report is provided for informational purposes only and does not constitute an offer to sell these securities or a solicitation of an offer to buy these securities. The Initial Purchaser(s) may hold long or short positions in or buy and sell Securities or related securities or perform for or solicit investment banking services from, any company mentioned herein. You should consult your own counsel, accountant, and other advisors as to the legal, tax, business, financial and related aspects of a purchase of these securities.

The attached information contains certain tables and other statistical analyses (the "Computational Materials") which have been prepared by UBS in reliance upon information furnished by the Depositor. Numerous assumptions were used in preparing the Computational Materials, which may or may not be reflected herein. As such, no assurance can be given as to the Computational Materials' accuracy, appropriateness or completeness in any particular context; nor as to whether the Computational Materials and/or the assumptions upon which they are based reflect present market conditions or future market performance. These Computational Materials should not be construed as either projections or predictions or as legal, tax, financial or accounting advice. Any weighted average lives, yields and principal payment periods shown in the Computational Materials are based on prepayment assumptions, and changes in such prepayment assumptions may dramatically affect such weighted average lives, yields and principal payment periods. In addition, it is possible that prepayments on the underlying assets will occur at rates slower or faster than the rates shown in the attached Computational Materials. Furthermore, unless otherwise provided, the Computational Materials assume no losses on the underlying assets and no interest shortfalls. The specific characteristics of the securities may differ from those shown in the Computational Materials due to differences between the actual underlying assets and the hypothetical underlying assets used in preparing the Computational Materials. The principal amount and designation of any security described in the Computational Materials are subject to change prior to issuance. Neither UBS nor any of its affiliates makes any representation or warranty as to the actual rate or timing of payments on any of the underlying assets or the payments or yield on the securities.

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Structure Summary

Title of Securities: Opteum Mortgage Acceptance Corporation, Asset-Backed Pass-Through Certificates, Series

2005-4.

The Class M-10 Certificates. Offered Certificates:

Non-Offered Certificates: Class M-1, Class M-2, Class M-3, Class M-4, Class M-5, Class M-6, Class M-7, Class M-8,

Class M-9, Class X, Class P and Class R Certificates.

Class A Certificates: Class I-APT, I-A1A, Class I-A1B, Class I-A1C, Class I-A1D, Class I-A2, and Class II-A1

Certificates.

Class I-A Certificates: Class I-APT, I-A1A, Class I-A1B, Class I-A1C, Class I-A1D and Class I-A2 Certificates.

Class I-A1 Certificates: Class I-APT, Class I-A1A, Class I-A1B, Class I-A1C and Class I-A1D Certificates.

Class II-A1 Certificates: Class II-A1 Certificates.

Class M-1, Class M-2, Class M-3, Class M-4, Class M-5, Class M-6, Class M-7, Class M-8, Class M Certificates:

Class M-9 and Class M-10 Certificates.

Seller and Servicer: Opteum Financial Services, LLC.

Master Servicer: Wells Fargo Bank, N.A.

Subservicer: Cenlar, FSB.

Depositor: Opteum Mortgage Acceptance Corporation.

Trustee: HSBC Bank USA, National Association.

Wells Fargo Bank, N.A. Securities Administrator:

Bear Stearns Financial Products, Inc. Swap Counterparty:

United Guaranty and PMI Mortgage Insurance Co. LPMI Providers:

On or about August 25, 2005. **Closing Date:**

Distribution Dates: 25th of each month, or if such day is not a business day, the next succeeding business day,

commencing September 25, 2005.

Cut-off Date: August 1, 2005

Record Date: For the Offered Certificates the business day preceding the Distribution Date.

Servicing Fee: The Servicing Fee for the Mortgage Loans will be 0.250% per annum. On and after the first

interest rate adjustment date, for any adjustable rate Mortgage Loan, the Servicing Fee will

equal 0.375% per annum.

The related Servicing Fees, and the fee payable for those loans which are covered under the **Administrative Fees:**

Lender-Paid Mortgage Insurance Policy.

Denomination: \$100,000 and multiples of \$1 in excess thereof.

SMMEA Eligibility: The Offered Certificates will not be SMMEA eligible.

ERISA Eligibility: The Offered Certificates will not be ERISA eligible.

One or more REMIC elections will be made with respect to the Trust. Tax Status:





Structure Summary (continued)

Interest Payment Delay:

The Class I-A1 and Class M Certificates have a 0 day delay. The Class II-A1 Certificates have a

24 day delay.

Day Count:

The Class I-A1 and Class M Certificates are Actual/360. The Class II-A1 Certificates are 30/360.

Accrued Interest:

0 days for the Class I-A1 and Class M Certificates, which will settle flat. The Class II-A1

Certificates will settle with 24 days of Accrued Interest.

Mortgage Loans:

The Mortgage Loans will consist of fixed and adjustable rate Mortgage Loans, which accrue interest on a 30/360 basis and are secured by first lien mortgages on one-to four-family properties with an aggregate principal balance as of the Cut-off Date of approximately \$1,071,738,004. There will be approximately 1,593 fixed rate Mortgage Loans with an aggregate principal balance as of the Cut-off Date of approximately \$408,976,615 and approximately 2,402 adjustable rate Mortgage Loans (most of which will have an initial fixed rate period) with an aggregate principal balance as of the Cut-off Date of approximately \$662,761,389. Approximately 76.84% of the Mortgage Loans are interest only for an initial period. The Mortgage Loans will be divided into two loan

groups.

Group I Mortgage Loans

The Group I Mortgage Loans will consist of fixed and adjustable rate Mortgage Loans, which accrue interest on a 30/360 basis and are secured by first lien mortgages on one-to four-family properties with an aggregate principal balance as of the Cut-off Date of approximately \$845,156,398. There will be approximately 378 fixed rate Group I Mortgage Loans with an aggregate principal balance as of the Cut-off Date of approximately \$182,395,009 and approximately 2,402 adjustable rate Group I Mortgage Loans (most of which will have an initial fixed rate period) with an aggregate principal balance as of the Cut-off Date of approximately

\$662,761,389.

Group II Mortgage Loans:

The Group II Mortgage Loans will consist of fixed-rate Mortgage Loans, which accrue interest on a 30/360 basis and are secured by first lien mortgages on one-to four-family properties. There will be approximately 1,215 Group II Mortgage Loans with an aggregate principal balance as of the Cutoff Date of approximately \$226,581,606.

Pre-funding Account:

On the Closing Date, the Depositor will be required to deliver to the Trustee approximately \$197,146,223, which will be held by the Trustee in a pre-funding account relating to the Group I Mortgage Loans (the "Group I Pre-Funding Account") and approximately \$52,853,777 which will be held by the Trustee in another pre-funding account relating to the Group II Mortgage Loans (the "Group II Pre-Funding Account" and together with the Group I Pre-Funding Account, the "Pre-Funding Accounts").

The amount on deposit in the Pre-Funding Accounts will be used to purchase Mortgage Loans (the "Subsequent Mortgage Loans") during the 30-day period following the Closing Date (the "Funding Period"). Any amounts remaining in the Pre-Funding Accounts upon termination of the Funding Period will be distributed on the next Distribution Date to the holders of the related Class A Certificates in the manner set forth herein.

Interest Coverage Account:

On the Closing Date, the Depositor may pay to the Trustee for deposit in an interest coverage account relating to each loan group, an amount to be applied by the Trustee to cover a portion of certain shortfalls in the amount of interest generated by the assets of the trust attributable to the prefunding feature during the Funding Period.

This Structural Term Sheet, or Computational Materials, as appropriate (the "material"), was prepared solely by UBS Securities LLC ("UBS"), is privileged and confidential, is intended for use by the addresses city, and may not be provided to any third party other than the addresses's legal, tax, financial and/or accounting advisors for the purposes of evaluating such information. The analysis in this report is based on information provided solely by Optiour Mortgage Acceptance Corporation. Such information should not be viewed as projections, forecasts, predictors, or opinions with respect to value. This information is turnished to you solely by UBS and not by the Issuer or its militates in connection with the proposed transaction. This report does not contain all information that is required to be included in the offsing memorandum (the "Final Offsing Memorandum"), perfocusing with respect to the risk and special considerations associated with an investment in the securities. It does not purpor to be all-inclusive or to contain all of the information memorandum (the "Final Offsing Memorandum"), perfocusing the properties of the transaction. All information contained herein is preliminary and it is anticipated that such information with the securities are usually to read the Final Offsing Memorandum and other relevant documents filed or to be filled with the Securities and Exchange Commission, because they contain important information. The information in the information in the information contained in any prior meterial subsequently circulated and filed with the Securities and Exchange Commission. An offering may be made only through the delivery of the Final Offering Memorandum. This report information contained in any prior meterial subsequently circulated and filed with the Securities and Exchange Commission. An offering may be accounted to the provided for the final Offering Memorandum. This report information different information and an offer to sell the securities or escurities or related securities or





Structure Summary (continued)

For any Distribution Date will be the period commencing on the immediately preceding Distribution **Interest Accrual Period:**

Date (or, in the case of the first such Interest Accrual Period, commencing on the Closing Date) and

ending on the day immediately preceding such Distribution Date.

Structure: Y Structure. Class I-A Certificates: Floating-Rate Sequential/Pass-through Super Senior with

Senior Mezzanine backed by the Group I Mortgage Loans. Class II-A1 Certificates: Fixed-Rate Senior Pass-through backed by the Group II Mortgage Loans. Class M: Floating-Rate Mezzanine

Sequential backed by all of the Mortgage Loans.

4% CPR growing to 18% CPR over 12 months for the fixed rate Mortgage Loans. **Pricing Speed:**

4% CPR growing to 30% CPR over 12 months for the adjustable rate Mortgage Loans.

Pass-Through Rate: The least of (a) 12.00% (only for the Class A Certificates), (b) the related Net WAC Rate and (c)

the following:

Class	On or Prior to Optional Termination Date	After Optional Termination Date
Class I-APT	1ml + []	1ml + 2.0x []
Class I-A1A	1ml + []	lml + 2.0x[]
Class I-A1B	1ml + []	1ml + 2.0x[]
Class I-A1C	1ml + []	1ml + 2.0x[]
Class I-A1D	1ml + []	1ml + 2.0x[]
Class I-A2	1ml + []	1mi + 2.0x[]
Class II-A1	6.00%	6.00%
Class M-1	1ml + []	1ml + 1.5x []
Class M-2	1ml + []	1ml + 1.5x[]
Class M-3	1ml + []	1ml + 1.5x[]
Class M-4	1ml + []	1ml + 1.5x[]
Class M-5	1ml + []	1ml + 1.5x []
Class M-6	1ml + []	1ml + 1.5x []
Class M-7	1ml + []	1ml + 1.5x []
Class M-8	1ml + []	1ml + 1.5x []
Class M-9	1ml + []	1ml + 1.5x []
Class M-10	1ml + []	1ml + 1.5x []





Structure Summary (continued)

Class I-A Net WAC Rate

The weighted average of the Mortgage Rates on the Group I Mortgage Loans as of the beginning of the related mortgage due period minus the aggregate Administrative Fees adjusted for any net swap payments out of the trust. The Class I-A Net WAC Rate is subject to an adjustment based on the actual number of days that have elapsed in the Interest Accrual Period.

Class II-A Net WAC Rate

The weighted average of the Mortgage Rates on the Group II Mortgage Loans as of the beginning of the related mortgage due period minus the aggregate Administrative Fees. The Class II-A Net WAC Rate is subject to an adjustment based on the actual number of days that have elapsed in the Interest Accrual Period.

Class M Net WAC Rate

An amount equal to (x)

- the Class I-A Net WAC Rate times (i)
 - the balance of the Group I Mortgage Loans minus
 - the Class I-A Certificate balance, plus
- (ii) the Class II-A Net WAC Rate times
 - (a) the balance of the Group II Mortgage Loans, minus
 - (b) the Class II-A1 Certificate balance

divided by the sum of (y)

- the balance of the Group I Mortgage Loans minus the Class I-A Certificate balance,
- (ii) the balance of the Group II Mortgage Loans, minus the Class II-A1 Certificate balance

The Class M Net WAC Rate is subject to an adjustment based on the actual number of days that have elapsed in the Interest Accrual Period.

Interest Distributions on the Class A Certificates and Class M Certificates

On each Distribution Date the Securities Administrator shall withdraw from the Certificate Account that portion of the Available Distribution Amount for such Distribution Date consisting of the Interest Remittance Amount for such Distribution Date, and shall pay such amount in the following amounts and order of priority:

- first, to each class of Class A Certificates, from their respective groups, the accrued (i) interest thereon and any Interest Carry Forward Amount for that class, concurrently on a pro rata basis based on the respective amounts of interest accrued up to the related Pass-through Rate on such class of Class A Certificates for such Distribution Date; and
- (ii) second, sequentially to the holders of the Class M-1, Class M-2, Class M-3, Class M-4, Class M-5, Class M-6, and Class M-7, Class M-8, Class M-9 and Class M-10 Certificates, in that order, the accrued interest up to the Pass-through Rate for that class for such Distribution Date.





Structure Summary (continued)

Principal Payments for Class A Certificates:

Prior to the Stepdown Date, the Class A Certificates will receive all principal collected on the related Mortgage Loans unless the related Class A Certificates are paid to zero.

On or after the Stepdown Date and assuming no Trigger Event is in effect, principal paid to the Class A Certificates will be an amount such that the Class A Certificates will have approximately 17.70% of the current balance of the Mortgage Loans as credit enhancement (which is approximately 2x the initial Senior Enhancement Percentage).

Principal Payments for Class M Certificates:

The Class M Certificates will receive no principal payments before the Stepdown Date, unless the Class A Certificates are paid to zero. On or after the Stepdown Date and assuming no Trigger Event is in effect, principal will be shared among the Class M Certificates to maintain, in each case, approximately 2x their respective initial credit support.

Optional Termination:

The Servicer will have the right to purchase all of the Mortgage Loans and REO properties in the mortgage pool once the aggregate principal balance of the Mortgage Loans is less than or equal to 10% of the aggregate principal balance of the Mortgage Loans as of the Cut-off Date plus the amount in the Pre-Funding Accounts as of the closing date.

Interest Carry Forward Amount:

For any Distribution Date and any Class A or Class M Certificates the sum of:

- the excess, if any, of the interest accrued at the related Pass-Through Rate and any Interest Carry Forward Amount for the prior Distribution Date, over the amount in respect of interest actually distributed on each class on such prior Distribution Date
- (ii) interest on such excess at the applicable Pass-Through Rate.

Basis Risk Shortfall Carry-Forward Amount: For any Distribution Date and any Class A or Class M Certificates the sum of

- (i) the excess, if any, of
 - (a) the amount of interest such class would have accrued for such Distribution Date had the applicable Pass-Through Rate not been subject to the related Net WAC
 - (b) the amount of interest such class of Certificates accrued for such Distribution Date at the Pass-Through Rate for such Distribution Date,
- (ii) the unpaid portion of any such amounts from the prior Distribution Date and
- (iii) accrued interest on the amounts described in clause (ii) at the then applicable Pass-Through Rate. The ratings on each class of Certificates do not address the likelihood of the payment of any Basis Risk Shortfall Carry-Forward Amount.

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Structure Summary (continued)

Excess Interest:

Interest generated on the Mortgage Loans (net of the Administrative Fees and Net Swap Payments to the Swap Counterparty) is expected to be more than the interest required to be distributed on the Class A Certificates and Class M Certificates, resulting in Excess Interest. Excess Interest to the extent it is not used for other required purposes, including to cover interest shortfalls on the Class A and Class M Certificates, reimburse the certificates for present and past realized losses, pay any Basis Risk Shortfall Carry-Forward Amounts, to fund any Overcollateralization Increase Amount (each to the extent not covered by Net Swap Payments to the trust) or to pay the Swap Counterparty any Swap Termination Payment will be distributable to the Class X Certificates.

Senior Enhancement Percentage:

For any Distribution Date is the percentage obtained by dividing

- (i) the sum of:
 - (a) the aggregate Certificate Principal Balance of the Class M Certificates, before taking into account the distribution of the Principal Distribution Amount on such Distribution Date, and
 - (b) the Overcollateralization Amount; by
- (ii) the outstanding principal balance of the Mortgage Loans as of the last day of the related Due Period plus any amounts remaining in the Pre-Funding Account.

Principal Remittance Amount:

With respect to any Distribution Date, the amount equal to the sum (net of certain amounts, including amounts reimbursable therefrom to the Master Servicer and the Servicer) of the following amounts with respect to the related Mortgage Loans and the immediately preceding Due Period:

- (i) each scheduled payment of principal on a mortgage loan due during the related Due Period if received or advanced,
- (ii) all unscheduled collections including full and partial principal prepayments received during the previous calendar month, and
- (iii) the principal portion of all proceeds received with respect to the repurchase of Mortgage Loans during the preceding calendar month.

Principal Distribution Amount:

On any Distribution Date, the lesser of

- (i) the outstanding principal balance of the Class A and Class M Certificates and
- (ii) the sum of
 - (a) the Principal Remittance Amount minus (1) any net swap payments or swap termination payment due to the Swap Counterparty (other than any amounts payable in the case of a Swap Provider Trigger Event) remaining unpaid (after application of interest collections used for this purpose on such Distribution Date), and (2) any Overcollateralization Release Amount, and
 - (b) any Excess Interest or net swap payments or swap termination payment due to the Trust allocable to principal in order to build or maintain the Overcollateralization Target Amount

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Structure Summary (continued)

Class A Principal **Distribution Amount:**

With respect to any Distribution Date prior to the Stepdown Date or on which a Trigger Event is in effect, the Principal Distribution Amount. With respect to any Distribution Date on or after the Stepdown Date and on which a Trigger Event is not in effect, an amount equal to the lesser of

- the Principal Distribution Amount and
- (ii) the excess, if any, of the outstanding principal balance of the Class A Certificates over the lesser of
 - (a) approximately 82.30% times the outstanding principal balance of the Mortgage Loans as of the last day of the related Due Period and
 - (b) the excess of the outstanding principal balance of the Mortgage Loans as of the last day of the related Due Period over approximately 0.50% of the aggregate principal balance of the Mortgage Loans as of the cut-off date plus the amount in the Pres-Funding Accounts as of the closing date.

Class I-A Principal **Distribution Amount**

On any Distribution Date

- prior to the Stepdown Date or on which a Trigger Event is in effect,
 - (a) the Principal Distribution Amount multiplied by
 - (b) a fraction, the numerator of which is the portion of the Principal Remittance Amount related to the Group I Loans for that Distribution Date and the denominator of which the is Principal Remittance Amount for all of the Mortgage Loans for that Distribution Date and
- (ii) on or after the Stepdown Date and on which a Trigger Event is not in effect,
 - (a) the Class A Principal Distribution Amount multiplied by
 - (b) a fraction, the numerator of which is the portion of the Principal Remittance Amount related to the Group I Loans for that Distribution Date and the denominator of which the is Principal Remittance Amount for all of the Mortgage Loans for that Distribution Date.

Class II-A Principal **Distribution Amount**

On any Distribution Date

- (i) prior to the Stepdown Date or on which a Trigger Event is in effect,
 - (a) the Principal Distribution Amount multiplied by
 - (b) a fraction, the numerator of which is the portion of the Principal Remittance Amount related to the Group II Loans for that Distribution Date and the denominator of which the is Principal Remittance Amount for all of the Mortgage Loans for that Distribution Date and
- on or after the Stepdown Date and on which a Trigger Event is not in effect, (ii)
 - (a) the Class A Principal Distribution Amount multiplied by
 - (b) a fraction, the numerator of which is the portion of the Principal Remittance Amount related to the Group II Loans for that Distribution Date and the denominator of which the is Principal Remittance Amount for all of the Mortgage Loans for that Distribution Date.

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Structure Summary (continued)

Class M Principal **Distribution Amount:**

The Class M Certificates will not receive any principal payments until the Stepdown Date unless the Class A Certificates are paid to zero. In such case, the Class M Certificates will receive the remaining Principal Distribution Amount, sequentially in order of seniority until the certificate principal balance of each such class is reduced to zero. On or after the Stepdown Date (provided no Trigger Event is in effect), principal will be paid on the Class M Certificates, as follows:

- First, to the Class M-1 Certificates until approximately a 14.60% Credit Enhancement (i) Percentage is reached (based on 2x the Class M-1 Initial Credit Enhancement Percentage),
- (ii) Then to the Class M-2 Certificates until approximately a 11.60% Credit Enhancement Percentage is reached (based on 2x the Class M-2 Initial Credit Enhancement Percentage),
- (iii) Then to the Class M-3 Certificates, until approximately a 10.00% Credit Enhancement Percentage is reached (based on 2x the Class M-3 Initial Credit Enhancement Percentage),
- (iv) Then to the Class M-4 Certificates, until approximately a 8.30% Credit Enhancement Percentage is reached (based on 2x the Class M-4 Initial Credit Enhancement Percentage),
- (v) Then to the Class M-5 Certificates, until approximately a 6.80% Credit Enhancement Percentage is reached (based on 2x the Class M-5 Initial Credit Enhancement Percentage),
- (vi) Then to the Class M-6 Certificates, until approximately a 5.50% Credit Enhancement Percentage is reached (based on 2x the Class M-6 Initial Credit Enhancement Percentage),
- Then to the Class M-7 Certificates, until approximately a 4.40% Credit Enhancement (vii) Percentage is reached (based on 2x the Class M-7 Initial Credit Enhancement Percentage),
- (viii) Then to the Class M-8 Certificates, until approximately a 3.40% Credit Enhancement Percentage is reached (based on 2x the Class M-8 Initial Credit Enhancement Percentage),
- (ix) Then to the Class M-9 Certificates, until approximately a 2.40% Credit Enhancement Percentage is reached (based on 2x the Class M-9 Initial Credit Enhancement Percentage),
- Then to the Class M-10 Certificates, until approximately a 1.00% Credit Enhancement (x) Percentage is reached (based on 2x the Class M-10 Initial Credit Enhancement Percentage),

Credit Enhancement Percentage is the percentage obtained by dividing

- the aggregate Certificate Principal Balance of each class of Certificates with a lower (i) distribution priority (including the initial overcollateralization amount) by
- (ii) the aggregate principal balance of the Mortgage Loans.





Structure Summary (continued)

Credit Enhancement:

Credit Enhancement will be provided by:

- Monthly Excess Interest
- Overcollateralization
- Subordination
 - Class A Certificates are senior to the Class M-1, Class M-2, Class M-3, Class M-4, Class M-5, Class M-6, Class M-7, Class M-8, Class M-9 and Class M-10 Certificates
 - · Class M Certificates with a higher numerical designation are subordinate to those Class M Certificates with a lower numerical designation

Ini	tial Credit Support*	On or After Stepdown Date**			
Class	Percentage	Class	Percentage		
Class A***	8.85%	Class A***	17.70%		
Class M-1	7.30%	Class M-1	14.60%		
Class M-2	5.80%	Class M-2	11.60%		
Class M-3	5.00%	Class M-3	10.00%		
Class M-4	4.15%	Class M-4	8.30%		
Class M-5	3.40%	Class M-5	6.80%		
Class M-6	2.75%	Class M-6	5.50%		
Class M-7	2.20%	Class M-7	4.40%		
Class M-8	1.70%	Class M-8	3.40%		
Class M-9	1.20%	Class M-9	2.40%		
Class M-10	0.50%	Class M-10	1.00%		

- Approximate.
- The Class I-APT, I-A1A, I-A1B, I-A1C and I-A1D Certificates will have additional credit support provided by the Class I-A2 Certificates.





Structure Summary (continued)

Monthly Excess Interest:

On Each Distribution Date, monthly Excess Interest for each loan group will be distributed in the following order of priority (to the extent not covered by the Swap Agreement):

- first, to the Class A Certificates and Class M Certificates, an amount equal to any (i) Overcollateralization Increase Amount payable as part of the Principal Distribution Amount;
- (ii) second, sequentially to the Class M-1, Class M-2, Class M-3, Class M-4, Class M-5, Class M-6, Class M-7, Class M-8, Class M-9 and Class M-10 Certificates, in that order, in an amount equal to any Interest Carry Forward Amount for such class or classes:
- third, sequentially to the Class I-A2, Class M-1, Class M-2, Class M-3, Class M-4, (iii) Class M-5, Class M-6, Class M-7, Class M-8, Class M-9 and Class M-10 Certificates, in that order, in an amount equal to any Allocated Realized Loss Amount for such class or classes:
- fourth, to pay the Basis Risk Shortfall Carry-Forward Amounts to the Class A (iv) Certificates and Class M Certificates as follows: first, to the Class A Certificates, on a pro rata basis, based on the Basis Risk Shortfall Carry Forward Amounts of each such class of Certificates and second, sequentially, to the Class M-1, Class M-2, Class M-3, Class M-4, Class M-5, Class M-6, Class M-7, Class M-8, Class M-9 and Class M-10 Certificates, in that order, any related Basis Risk Shortfall Carry-Forward Amount for such class or classes remaining unpaid on such Distribution
- (v) fifth, to the Supplemental Interest Trust for payment to the Swap Provider any Swap Termination Payments owed to the Swap Provider due to a Swap Provider Trigger Event not previously paid; and
- (vi) sixth, to the holders of the Class X, Class P and Class R Certificates as provided in the Pooling and Servicing Agreement

Overcollateralization Amount:

With respect to any Distribution Date, the outstanding principal balance of the Mortgage Loans as of the last day of the related Due Period plus any amounts remaining in the Pre-Funding Account less the aggregate Certificate Principal Balance of the Class A and Class M Certificates (after taking into account all distributions of principal on such Distribution Date).

Overcollateralization Increase Amount:

As of any Distribution Date, the excess, if any, of:

- the Overcollateralization Target Amount for such Distribution Date, over
- (ii) the Overcollateralization Amount for such Distribution Date, calculated for this purpose after taking into account the reduction on such Distribution Date of the Certificate Principal Balances of all classes of Certificates from distributions of the Principal Remittance Amount, but prior to taking into account any Applied Realized Loss Amounts on such Distribution Date.

Overcollateralization Target Amount:

As of any Distribution Date, the Overcollateralization Target Amount is an amount equal to approximately 0.50% of the principal balance of the Mortgage Loans as of the Cut-off Date; plus any amounts remaining in the Pre-Funding Account.

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Structure Summary (continued)

Overcollateralization Release Amount:

As of any Distribution Date, the lesser of (a) the Principal Remittance Amount and (b) the excess, if any, of:

- the Overcollateralization Amount for such Distribution Date, calculated for this purpose after taking into account the reduction on such Distribution Date of the Certificate Principal Balances of all classes of Certificates from distributions of the Principal Remittance Amount, but prior to taking into account any Applied Realized Loss Amounts on such Distribution Date, over
- (ii) the Overcollateralization Target Amount for such Distribution Date.

Stepdown Date:

The later to occur of:

- the Distribution Date in September 2008 and (i)
- (ii) the first Distribution Date on which the Senior Enhancement Percentage equals or exceeds approximately 17.70%

Trigger Event:

On a Distribution Date, a Trigger Event will have occurred if:

the aggregate amount of Realized Losses incurred since the Cut-off Date through the (i) last day of the related Due Period divided by the initial Pool Balance exceeds the applicable percentages set forth below with respect to such Distribution Date, or

Distribution Date	Percentage
[September 2005 to August 2008]	[N/A]
[September 2008 to August 2009]	[1.00%]
[September 2009 to August 2010]	[1.50%]
[September 2010 to August 2011]	[2.00%]
[September 2011and thereafter]	[2.50%]

(ii) If the six-month rolling average of 60+ Day Delinquent Loans equals or exceeds [35%] of the Senior Enhancement Percentage.

Allocation of Losses

Any Realized Losses on the Mortgage Loans will be allocated on any Distribution Date, first, to net monthly excess cashflow, second, to the Class X Certificates by a reduction in the Overcollateralization Amount, third, to the Class M-10 Certificates, fourth, to the Class M-9 Certificates, fifth, to the Class M-8 Certificates, sixth, to the Class M-7 Certificates, seventh, to the Class M-6 Certificates, eighth, to the Class M-5 Certificates, ninth, to the Class M-4 Certificates, tenth, to the Class M-3 Certificates, eleventh, to the Class M-2 Certificates, and twelfth, to the Class M-1 Certificates.

After the aggregate Certificate Principal Balance of the Class M Certificates is reduced to zero any additional losses will be allocated to the related Class A certificates. Any such losses related to the Class I-A Certificates will be allocated to the Class I-A2 Certificates until the balance of the Class I-A2 Certificates has been reduced to zero.

Investors in the Class I-APT, Class I-A1A, Class I-A1B, Class I-A1C, Class I-A1D and Class II-Al Certificates should note, however, that although Realized Losses cannot be allocated to such Certificates, under certain loss scenarios there may not be enough principal and interest on the Mortgage Loans to distribute to the holders of such Certificates all principal and interest amounts to which they are then entitled. Once Realized Losses are allocated to the Class I-A2 Certificates and Class M Certificates, such amounts with respect to such Certificates will no longer accrue interest. However, the amount of any Realized Losses allocated to the Class I-A2 Certificates and Class M Certificates may be distributed to the holders of those certificates from Excess Interest and Net Swap Payment s to the trust (the "Applied Realized Loss Amount"), sequentially.

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Structure Summary (continued)

Advances:

The Servicer is required to advance scheduled principal and interest (net of the Servicing Fee) for any delinquent Mortgage Loan. However, the Servicer will make an advance only if it determines that the advance will be recoverable from future payments or collections on that mortgage loan. If the Servicer fails to make any such advance, the Master Servicer will advance any remaining amounts of scheduled principal and interest for any delinquent Mortgage Loan (net of the Master Servicing Fee). The Servicer and Master Servicer, as applicable, are entitled to be reimbursed for these advances, and therefore these advances are not a form of credit enhancement.

Prepayment Interest Shortfall:

With respect to any Distribution Date, the aggregate shortfall, if any, in collections of interest resulting from mortgagor prepayments during the preceding calendar month.

Compensating Interest:

The Servicer is obligated to offset any Prepayment Interest Shortfall on any Distribution Date with Compensating Interest to the extent of its Servicing Fee for such Distribution Date.





Swap Agreement

Swap Agreement:

On the Closing Date, the Trustee on behalf of a separate trust created under the Pooling and Servicing Agreement (the "Supplemental Interest Trust") will enter into a Swap Agreement with Bear Stearns Financial Products (the "Swap Counterparty") for the benefit of the Class I-A and Class M Certificates. The first non-zero notional amount of the Swap Agreement will be approximately \$1,029,340,624. Under the Swap Agreement, on each Distribution Date until the swap is retired

- (i) the Supplemental Interest Trust shall be obligated to pay the Swap Counterparty an amount equal to 4.75% per annum on a notional balance equal to the lesser of
 - (a) the swap notional amount for such Distribution Date set forth in the schedule on the following page and
 - (b) the aggregate principal balance of the Group I Mortgage Loans at the beginning of the related calculation period (such lesser amount, the "Notional Balance") and
- (ii) the Supplemental Interest Trust will be entitled to receive from the Swap Counterparty an amount equal to One-Month LIBOR (as determined pursuant to the Swap Agreement) on the Notional Balance, in each case accrued during the related swap accrual period

On each such Distribution Date, only the net amount of the two obligations above (the "Net Swap Payment") will be paid by the appropriate party. Upon early termination of the Swap Agreement, the Supplemental Interest Trust or the Swap Counterparty may be liable to make a termination payment (the "Swap Termination Payment") to the other party, regardless of which party caused the termination. The Swap Termination Payment will be computed in accordance with the procedures set forth in the Swap Agreement. On each Distribution Date on which the Supplemental Interest Trust is required to make a Net Swap Payment to the Swap Counterparty, the trust will be obligated to make a payment to the Supplemental Interest Trust in the same amount, which payment shall be paid prior to all distributions to Certificateholders. In the event that the Supplemental Interest Trust is required to make a Swap Termination Payment to the Swap Counterparty, the trust will be obligated to make a payment to the Supplemental Interest Trust in the same amount. If the Swap Termination Payment is not due to a Swap Provider Trigger Event, the trust's payment will be paid on the related Distribution Date, and on any subsequent Distribution Dates until paid in full, prior to all distributions to Certificateholders. If the Swap Termination Payment is due to a Swap Provider Trigger Event, such payment will be made subordinate to distributions to all Certificates other than the Class X Certificates.

Shown below is the aggregate swap notional amount schedule, which generally has been derived (in reference to the Group 1 Mortgage Loans) by adding

- (i) for the fixed rate collateral, a notional balance corresponding to 1.5 times the pricing speed and
- (ii) for the adjustable rate collateral
 - (a) during the respective fixed rate period, a notional balance corresponding to 1.5 times the pricing speed and
 - (b) during the respective adjustable rate period, zero.



Swap Agreement Notional Balance Schedule

Period	Notional Balance (\$)	Period	Notional Balance (\$)	Period	Notional Balance (\$)
1	0	37	167,169,419.01	73	36,646,844.47
2	1,029,340,624.48	38	161,087,407.35	74	35,632,607.82
3	989,851,240.48	39	155,246,364.12	75	34,646,954.14
4	957,835,255.56	40	149,636,027.12	76	33,689,048.40
5	936,150,734.45	41	144,246,594.71	77	32,758,081.44
6	912,458,982.99	42	139,068,704.46	78	31,853,269.09
7	886,091,535.60	43	134,093,412.75	79	30,973,851.36
8	857,172,630.52	44	129,312,175.37	80	30,119,091.59
9	825,857,580.51	45	124,716,829.03	81	29,288,275.68
10	792,412,101.56	46	120,299,573.76	82	28,304,111.30
11	758,100,490.81	47	116,052,956.11	83	27,074,555.28
12	725,339,206.52	48	111,969,853.18	84	26,331,570.50
13	694,062,237.77	49	108,043,457.37	85	25,619,104.71
14	664,200,264.43	50	104,267,261.86	86	24,925,898.97
15	635,687,262.79	51	100,635,046.80	87	24,251,429.37
16	608,460,347.17	52	97,140,866.13	88	23,595,186.46
17	582,459,619.25	53	93,779,034.99	89	22,956,674.90
18	557,628,024.56	54	90,544,117.80	90	22,335,413.00
19	533,911,216.03	55	87,430,916.82	91	21,730,932.39
20	511,257,424.01	56	84,406,195.64	92	21,142,777.58
21	486,953,397.23	57	80,865,231.98	93	20,570,505.63
22	450,254,233.54	58	69,911,190.83	94	20,013,685.81
23	311,195,804.84	59	54,384,941.47	95	19,471,899.19
24	298,632,783.13	60	52,866,005.56	96	18,944,738.39
25	287,019,754.95	61	51,390,633.00	97	18,431,807.19
26	275,893,823.58	62	49,957,514.12	98	17,932,720.25
27	265,233,359.28	63	48,565,381.44	99	17,447,102.78
28	255,017,729.90	64	47,213,008.27	100	16,974,590.26
29	245,227,253.84	65	45,899,207.23	101	16,514,828.15
30	235,843,155.19	66	44,622,828.89	102	16,067,471.61
31	226,847,521.02	67	43,382,760.45	103	15,632,185.21
32	218,067,365.83	68	42,177,924.44	104	15,208,642.70
33	208,338,190.30	69	41,007,277.55		
34	187,960,685.42	70	39,869,809.40		
35	180,099,835.16	71	38,764,541.44		
36	173,503 <u>,</u> 144.34	72	37,690,525.85		

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Swap Agreement (continued)

Swap Agreement: (Cont.)

The amounts paid by the trust to the Supplemental Interest Trust as described above, and amounts paid by the Swap Counterparty to the Supplemental Interest Trust under the Swap Agreement, will be deposited into a reserve account (the "Swap Account").

The amounts paid by the trust to the Supplemental Interest Trust will be distributed to the Swap Counterparty on each Distribution Date in the following order of priority:

- (i) to the Swap Counterparty, any Net Swap Payment owed to the Swap Counterparty under the Swap Agreement for such Distribution Date; and
- (ii) to the Swap Counterparty, any Swap Termination Payment owed to the Swap Counterparty under the Swap Agreement.

The amounts paid by the Swap Counterparty to the Supplemental Interest Trust will be distributed on each Distribution Date in the following order of priority, in each case to the extent not covered by the net monthly excess cashflow on that Distribution Date:

- (i) to the holders of the Class I-A Certificates, on a pro rata basis, to pay accrued and unpaid interest to the extent unpaid from interest collections, but only to the extent of the interest portion of Realized Losses allocated to such Certificates on such Distribution Date;
- (ii) distribution of additional principal to the certificates, until the required level of Overcollateralization Target Amount is reached, but only to the extent of the principal portion of Realized Losses for such Distribution Date or prior Distribution Dates:
- (iii) to the holders of the Class M Certificates, in order of priority, to pay accrued and unpaid interest to the extent unpaid from interest collections, but only to the extent of the interest portion of Realized Losses allocated to such Certificates on such Distribution Date;
- (iv) to pay the holder of the Class I-A2 Certificates and then to the Class M Certificates, in order of priority, the principal portion of any Realized Losses previously allocated thereto that remain unreimbursed;
- (v) to pay, first to the Class A Certificates, on a pro rata basis based on the remaining Basis Risk Carry-Forward Amounts, any Basis Risk Shortfall Carry-Forward Amount, as applicable, for such Distribution Date and second, sequentially to the Class M Certificates, in order of priority, any Basis Risk Shortfall Carry-Forward Amount for such Distribution Date; and
- (vi) to the parties named in the Pooling and Servicing Agreement, any remaining amounts.

Swap Provider Trigger Event:

A "Swap Provider Trigger Event" shall mean:

- an Event of Default under the Swap Agreement with respect to which the Swap Counterparty is a Defaulting Party (as defined in the Swap Agreement) or
- (ii) a Termination Event (including an Additional Termination Event) under the Swap Agreement with respect to which the Swap Provider is the sole Affected Party (as defined in the Swap Agreement).

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Sensitivity Analysis – To 10% Optional Termination									
Percent of Pricing Speed	0%	50%	100%	150%	200%				
Class I-APT				-	 -				
Avg. Life (yrs)	20.73	5.89	3.02	1.94	1.35				
Window (mo)	1 - 345	1 - 194	1 - 104	1 - 67	1 - 48				
Expected Final Mat.	May-2034	Oct-2021	Apr-2014	Mar-2011	Aug-2009				
Class I-A1A									
Avg. Life (yrs)	14.51	1.80	1.00	0.72	0.58				
Window (mo)	1 - 242	1 - 43	1 - 22	1 - 15	1 - 12				
Expected Final Mat.	Oct-2025	Mar-2009	Jun-2007	Nov-2006	Aug-2006				
Class I-A1B									
Avg. Life (yrs)	23.59	6.05	3.00	1.90	1.40				
Window (mo)	242 - 321	43 - 116	22 - 57	15 - 33	12 - 23				
Expected Final Mat.	May-2032	Apr-2015	May-2010	May-2008	Jul-2007				
Class I-A1C									
Avg. Life (yrs)	27.82	12.15	6.11	3.73	2.32				
Window (mo)	321 - 345	116 - 185	57 - 96	33 - 67	23 - 33				
Expected Final Mat.	May-2034	Jan-2021	Aug-2013	Aug-2010	Aug-2008				
Class I-A1D									
Avg. Life (yrs)	28.75	16.12	8.61	5.51	3.56				
Window (mo)	345 - 345	185 - 194	96 - 104	60 - 67	23 - 48				
Expected Final Mat.	May-2034	Oct-2021	Apr-2014	Mar-2011	Aug-2009				
Class I-A2									
Avg. Life (yrs)	20.73	5.89	3.02	1.94	1.35				
Window (mo)	1 - 345	1 - 194	1 - 104	1 - 67	1 - 48				
Expected Final Mat.	May-2034	Oct-2021	Apr-2014	Mar-2011	Aug-2009				
Class II-A1									
Avg. Life (yrs)	20.10	7.79	4.16	2.74	1.97				
Window (mo)	1 - 345	1 - 194	1 - 104	1 - 67	1 - 48				
Expected Final Mat.	May-2034	Oct-2021	Apr-2014	Mar-2011	Aug-2009				
Class M-1									
Avg. Life (yrs)	26.35	10.87	5.62	4.09	3.91				
Window (mo)	269 - 345	64 - 194	37 - 104	40 - 67	45 - 48				
Expected Final Mat.	May-2034	Oct-2021	Apr-2014	Mar-2011	Aug-2009				

This Structural Term Sheet, Collateral Term Sheet, or Computational Materials, as appropriate (the "material"), was prepared solely by UBS Securities LLC ("UBS"), is privileged and confidential, is intended for use by the addressee only, and may not be provided to any third party other than the addressee's legal, tox, financial and/or accounting advisors for the purposes of evaluating such information. The analysis in this report is based on information provided solely by Opticum Mortgage Acceptance Corporation. Such information should not be viewed as projections, forecasts, predictions, or opinions with respect to value. This information is turnished to you solely by UBS and not by the issued of the securities or any of its affiliates. UBS is acting as a linear provided acceptance or any opinion with respect to value. This information with the proposed transaction. This report does not contain all information that is required to the intended to the intended of the intended





Sensitivity Analysis - To 10% Optional Termination (continued)

Percent of Pricing Speed	0%	50%	100%	150%	200%
Class M-2					
Avg. Life (yrs)	26.35	10.87	5.62	4.05	3.73
Window (mo)	269 - 345	64 - 194	37 - 104	39 - 67	43 - 48
Expected Final Mat.	May-2034	Oct-2021	Apr-2014	Mar-2011	Aug-2009
Class M-3					
Avg. Life (yrs)	26.35	10.87	5.62	4.01	3.62
Window (mo)	269 - 345	64 - 194	37 - 104	39 - 67	42 - 48
Expected Final Mat.	May-2034	Oct-2021	Apr-2014	Mar-2011	Aug-2009
Class M-4					
Avg. Life (yrs)	26.35	10.87	5.62	4.01	3.56
Window (mo)	269 - 345	64 - 194	37 - 104	38 - 67	41 - 48
Expected Final Mat.	May-2034	Oct-2021	Apr-2014	Mar-2011	Aug-2009
Class M-5					
Avg. Life (yrs)	26.35	10.87	5.62	3.97	3.49
Window (mo)	269 - 345	64 - 194	37 - 104	38 - 67	40 - 48
Expected Final Mat.	May-2034	Oct-2021	Apr-2014	Mar-2011	Aug-2009
Class M-6					
Avg. Life (yrs)	26.35	10.87	5.62	3.97	3.44
Window (mo)	269 - 345	64 - 194	37 - 104	38 - 67	39 - 48
Expected Final Mat.	May-2034	Oct-2021	Apr-2014	Mar-2011	Aug-2009
Class M-7					
Avg. Life (yrs)	26.33	10.82	5.59	3.94	3.40
Window (mo)	269 - 345	64 - 194	37 - 104	37 - 67	38 - 48
Expected Final Mat.	May-2034	Oct-2021	Apr-2014	Mar-2011	Aug-2009
Class M-8					
Avg. Life (yrs)	26.24	10.50	5.39	3.77	3.25
Window (mo)	269 - 341	64 - 184	37 - 97	37 - 62	38 - 44
Expected Final Mat.	Jan-2034	Dec-2020	Sep-2013	Oct-2010	Apr-2009
Class M-9					
Avg. Life (yrs)	26.06	9.94	5.05	3.56	3.15
Window (mo)	269 - 336	64 - 165	37 - 86	37 - 55	37 - 39
Expected Final Mat.	Aug-2033	May-2019	Oct-2012	Mar-2010	Nov-2008
Class M-10					
Avg. Life (yrs)	24.95	8.05	4.05	3.16	3.08
Window (mo)	269 - 326	64 - 138	37 - 70	37 - 45	37 - 37
Expected Final Mat.	Oct-2032	Feb-2017	Jun-2011	May-2009	Sep-2008

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	Sensitivity Analysis – To Maturity									
Percent of Pricing Speed	0%	50%	100%	150%	200%					
Class I-APT		<u> </u>	I							
Avg. Life (yrs)	20.78	6.15	3.19	2.03	1.39					
Window (mo)	1 - 357	1 - 312	1 - 193	1 - 122	1 - 77					
Expected Final Mat.	May-2035	Aug-2031	Sep-2021	Oct-2015	Jan-2012					
Class I-A1A										
Avg. Life (yrs)	14.51	1.80	1.00	0.72	0.58					
Window (mo)	1 - 242	1 - 43	1 - 22	1 - 15	1 - 12					
Expected Final Mat.	Oct-2025	Mar-2009	Jun-2007	Nov-2006	Aug-2006					
Class I-A1B										
Avg. Life (yrs)	23.59	6.05	3.00	1.90	1.40					
Window (mo)	242 - 321	43 - 116	22 - 57	15 - 33	12 - 23					
Expected Final Mat.	May-2032	Apr-2015	May-2010	May-2008	Jul-2007					
Class I-A1C										
Avg. Life (yrs)	27.83	12.15	6.11	3.73	2.32					
Window (mo)	321 - 346	116 - 185	57 - 196	33 - 60	23 - 33					
Expected Final Mat.	Jun-2034	Jan-2021	Aug-2013	Aug-2010	May-2008					
Class I-A1D										
Avg. Life (yrs)	29.34	19.47	10.72	6.72	4.11					
Window (mo)	346 - 357	185 - 312	96 - 193	60 - 122	33 - 77					
Expected Final Mat.	May-2035	Aug-2031	Sep-2021	Oct-2015	Jan-2012					
Class I-A2										
Avg. Life (yrs)	20.78	6.15	3.19	2.03	1.39					
Window (mo)	1 - 357	1 - 312	1 - 193	1 - 122	1 - 7.7					
Expected Final Mat.	May-2035	Aug-2031	Sep-2021	Oct-2015	Jan-2012					
Class II-A										
Avg. Life (yrs)	20.14	8.74	4.98	3.36	2.49					
Window (mo)	1 - 357	1 - 336	1 - 238	1 - 162	1 - 119					
Expected Final Mat.	May-2035	Aug-2033	Jun-2025	Feb-2019	Jul-2015					
Class M-1										
Avg. Life (yrs)	26.44	11.62	6.14	4.43	4.15					
Window (mo)	269 - 354	64 - 274	37 - 161	40 - 106	45 - 75					
Expected Final Mat.	Feb-2035	Jun-2028	Jan-2019	Jun-2014	Nov-2011					

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Sensitivity Analysis - To Maturity (continued)

Percent of Pricing Speed	0%	50%	100%	150%	200%
Class M-2					
Avg. Life (yrs)	26.43	11.55	6.08	4.35	3.94
Window (mo)	269 - 353	64 - 263	37 - 152	39 - 99	43 - 71
Expected Final Mat.	Jan-2035	Jul-2027	Apr-2018	Nov-2013	Jul-2011
Class M-3					
Avg. Life (yrs)	26.43	11.47	6.02	4.27	3.80
Window (mo)	269 - 352	64 - 250	37 - 142	39 - 92	42 - 65
Expected Final Mat.	Dec-2034	Jun-2026	Jun-2017	Apr-2013	Jan-2011
Class M-4					
Avg. Life (yrs)	26.42	11.38	5.96	4.22	3.70
Window (mo)	269 - 351	64 - 241	37 - 135	38 - 87	41 - 62
Expected Final Mat.	Nov-2034	Sep-2025	Nov-2016	Nov-2012	Oct-2010
Class M-5					
Avg. Life (yrs)	26.40	11.25	5.87	4.12	3.59
Window (mo)	269 - 349	64 - 228	37 - 127	38 - 81	40 - 58
Expected Final Mat.	Sep-2034	Aug-2024	Mar-2016	May-2012	Jun-2010
Class M-6					
Avg. Life (yrs)	26.37	11.08	5.76	4.04	3.49
Window (mo)	269 - 348	64 - 215	37 - 118	38 - 75	39 - 53
Expected Final Mat.	Aug-2034	Jul-2023	Jun-2015	Nov-2011	Jan-2010
Class M-7					
Avg. Life (yrs)	26.33	10.84	5.60	3.94	3.40
Window (mo)	269 - 345	64 - 200	37 - 108	37 - 69	38 - 49
Expected Final Mat.	May-2034	Apr-2022	Aug-2014	May-2011	Sep-2009
Class M-8					
Avg. Life (yrs)	26.24	10.50	5.39	3.77	3.25
Window (mo)	269 - 341	64 - 184	37 - 97	37 - 62	38 - 44
Expected Final Mat.	Jan-2034	Dec-2020	Sep-2013	Oct-2010	Apr-2009
Class M-9					
Avg. Life (yrs)	26.06	9.94	5.05	3.56	3.15
Window (mo)	269 - 336	64 - 165	37 - 86	37 - 55	37 - 39
Expected Final Mat.	Aug-2033	May-2019	Oct-2012	Mar-2010	Nov-2008
Class M-10					
Avg. Life (yrs)	24.95	8.05	4.05	3.16	3.08
Window (mo)	269 - 326	64 - 138	37 - 70	37 - 45	37 - 37
Expected Final Mat.	Oct-2032	Feb-2017	Jun-2011	May-2009	Sep-2008

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Available Funds Cap - Indices @ 20%

Pd	Class A AFC (%)	Class M AFC (%)	Pd	Class A AFC (%)	Class M AFC (%)	Pd	Class A AFC (%)	Class M AFC (%)
1	n/a	n/a	37	12.00	16.86	73	12.00	12.77
2	12.00	20.91	38	12.00	18.14	74	12.00	13.92
3	12.00	20.91	39	12.00	17.01	75	12.00	12.67
4	12.00	20.91	40	12.00	17.97	76	12.00	13.82
5	12.00	20.91	41	12.00	17.86	77	12.00	12.57
6	12.00	20.91	42	12.00	17.59	78	12.00	12.52
7	12.00	20.91	43	12.00	20.37	79	12.00	14.97
8	12.00	20.91	44	12.00	17.05	80	12.00	12.43
9	12.00	20.91	45	12.00	17.76	81	12.00	13.59
10	12.00	20.91	46	12.00	16.76	82	12.00	12.39
11	12.00	20.91	47	12.00	17.48	83	12.00	13.73
12	12.00	20.91	48	12.00	16.28	84	12.00	12.48
13	12.00	20.91	49	12.00	16.03	85	12.00	12.45
14	12.00	20.91	50	12.00	16.76	86	12.00	13.65
15	12.00	20.91	51	12.00	15.59	87	12.00	12.39
16	12.00	20.91	52	12.00	16.40	88	12.00	13.60
17	12.00	20.91	53	12.00	15.22	89	12.00	12.35
18	12.00	20.91	54	12.00	15.01	90	12.00	12.33
19	12.00	20.91	55	12.00	17.92	91	12.00	16.28
20	12.00	20.91	56	12.00	14.59	92	12.00	12.29
21	12.00	20.91	57	12.00	15.36	93	12.00	13.52
22	12.00	20.91	58	12.00	14.04	94	12.00	12.27
23	12.00	20.91	59	12.00	14.82	95	12.00	13.50
24	12.00	20.91	60	12.00	13.53	96	12.00	12.25
25	12.00	20.91	61	12.00	13.46	97	12.00	12.24
26.	12.00	20.91	62	12.00	14.61	. 98	12.00	.13.49
27	12.00	20.91	63	12.00	13.34	99	12.00	12.24
28	12.00	20.91	64	12.00	14.49	100	12.00	13.50
29	12.00	20.91	65	12.00	13.24	101	12.00	12.25
30	12.00	20.66	66	12.00	13.17	102	12.00	12.26
31	12.00	21.17	67	12.00	17.00	103	12.00	16.36
32	12.00	19.36	68	12.00	13.05	104	12.00	12.29
33	12.00	19.52	69	12.00	14.20			
34	12.00	17.25	70	12.00	12.94			
35	12.00	18.60	71	12.00	14.08			
36	12.00	17.30	72	12.00	12.82			

Assumptions:

- 1. Run at Pricing Speed and to 10% Optional Termination
- 2. Fees include the Servicing Fee and the Mortgage Insurance Policy Premium for those loans covered under the Policy
- 3. Proceeds from swap included

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	Excess	Inter	est - Stati	c Indi	ces
Pd	Excess Interest (%)	Pd	Excess Interest (%)	Pd	Excess Interest (%)
1	n/a	37	1.48	73	1,53
2	0.70	38	1.56	74	1.60
3	0.74	39	1.49	75	1.53
4	0.78	40	1.56	76	1.60
5	0.77	41	1.49	77	1.52
6	0.78	42	1.48	78	1.52
7	0.84	43	1.69	79	1.67
8	0.79	44	1.48	80	1.52
9	0.82	45	1.55	81	1.59
10	0.81	46	1.48	82	1.52
11	0.85	47	1.55	83	1.60
12	0.83	48	1.48	84	1.52
13	0.84	49	1.48	85	1.52
14	0.88	50	1.55	86	1.59
15	0.86	51	1.48	87	1.52
16	0.90	52	1.55	88	1.59
17	0.87	53	1.48	89	1.52
18	0.88	54	1.47	90	1.52
19	0.99	55	1.69	91	1.73
20	0.89	56	1.47	92	1.52
21	0.95	57	1.55	93	1.58
22	0.99	58	1.51	94	1.51
23	1.48	59	1.64	95	1.58
24	1.42	60	1.55	96	1.51
25	1.42	61	1.55	97	1.51
26	1.48	62	1.63	98	1.58
27	1.42	63	1.55	99	1.51
28	1.49	64	1.62	100	1.58
29	1.42	65	1.54	101	1.51
30	1.42	66	1.54	102	1.51
31	1.55	67	1.77	103	1.71
32	1.42	68	1.54	104	1.51
33	1.49	69	1.61		
34	1.48	70	1.53		
35	1.55	71	1.61		
36	1.48	72	1.53		

Assumptions:

- 1. Run at Pricing Speed and to 10% Optional Termination
- 2. Static Indices: 1-Month Libor; 3.56%; 6-Month Libor; 3.98%

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Excess Interest - Forward Indices								
Pd	Excess Interest (%)	Pd	Excess Interest (%)	Pd	Excess Interest (%)			
1	n/a	37	1.13	73	1.15			
2	0.70	38	1.21	74	1.24			
3	0.73	39	1.11	75	1.14			
4	0.76	40	1.19	76	1.23			
5	0.73	41	1.11	77	1.14			
6	0.73	42	1.10	78	1.13			
7	0.79	43	1.36	79	1.33			
8	0.73	44	1.08	80	1.13			
9	0.76	45	1.16	81	1.22			
10	0.73	46	1.06	82	1.13			
11	0.76	47	1.16	83	1.24			
12	0.73	48	1.06	84	1.14			
13	0.72	49	1.06	85	1.14			
14	0.74	50	1.15	86	1.23			
15	0.70	51	1.05	87	1.14			
16	0.72	52	1.14	88	1.23			
17	0.66	53	1.05	89	1.14			
18	0.64	54	1.04	90	1.13			
19	0.76	55	1.32	91	1.41			
20	0.61	56	1.03	92	1.13			
21	0.66	57	1.13	93	1.22			
22	0.66	58	1.10	94	1.13			
23	1.11	59	1.30	95	1.22			
24	1.04	60	1.19	96	1.13			
25	1.05	61	1.19	97	1.13			
26	1.14	62	1.28	98	1.22			
27	1.07	63	1.18	99	1.12			
28	1.17	64	1.28	100	1.21			
29	1.09	65	1.18	101	1.13			
30	1.10	66	1.17	102	1.12			
31	1.27	67	1.47	103	1.39			
32	1.11	68	1.16	104	1.12			
33	1.20	69	1.26					
34	1.16	70	1.15					
35	1.24	71	1.26					

- 1. Run at Pricing Speed and to 10% Optional Termination
- 2. Run using 1-Month Libor and 6-Month Libor Forward Indices

36

1.14

1.15





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Term Sheet

شنهر سندر

Public Offering

Prepared: August 11, 2005



Opteum Mortgage Acceptance Corporation, Asset-Backed Pass-Through Certificates, Series 2005-4*

Approximate Total Offered Size: \$1,305,878,000

Opteum Financial Services, LLC

Seller and Servicer

Wells Fargo Bank, N.A.

Master Servicer and Securities Administrator

Opteum Mortgage Acceptance Corporation

Depositor

<u>Class</u>	Amount ⁽¹⁾	Interest Type / Class	Ratings (S&P / Moody's)	Principal Window (Call/Mat) ⁽²⁾	WAL (Call/Mat) ⁽²⁾
Class I-APT	305,000,000	Floating Rate/Super Senior/Pass-through	AAA/Aaa	1-104 / 1-193	3.02 / 3.19
Class I-A1A	229,239,000	Floating Rate/Super Senior/Sequential	AAA/Aaa	1-22 / 1-22	1.00 / 1.00
Class I-A1B	201,753,000	Floating Rate/Super Senior/Sequential	AAA/Aaa	22-57 / 22-57	3.00 / 3.00
Class I-A1C	76,190,000	Floating Rate/Super Senior/Sequential	AAA/Aaa	57-96 / 57-196	6.11 / 6.11
Class I-A1D	42,871,000	Floating Rate/Super Senior/Sequential	AAA/Aaa	96-104 / 96-193	8.61 / 10.72
Class I-A2	95,006,000	Floating Rate / Mezz Senior/Pass-through	AAA/Aaa	1-104 / 1-193	3.02 / 3.19
Class II-A1	254,705,000	Fixed Rate/Senior/Pass-through	AAA/Aaa	1-104 / 1-238	4.16 / 4.98
Class M-1	20,487,000	Floating Rate / Mezzanine/Sequential	AA+/Aa1	37-104 / 37-161	5.62 / 6.14
Class M-2	19,826,000	Floating Rate / Mezzanine/Sequential	AA/Aa2	37-104 / 37-152	5.62 / 6.08
Class M-3	10,574,000	Floating Rate / Mezzanine/Sequential	AA-/Aa3	37-104 / 37-142	5.62 / 6.02
Class M-4	11,235,000	Floating Rate / Mezzanine/Sequential	A+/A1	37-104 / 37-135	5.62 / 5.96
Class M-5	9,913,000	Floating Rate / Mezzanine/Sequential	A/A2	37-104 / 37-127	5.62 / 5.87
Class M-6	8,591,000	Floating Rate / Mezzanine/Sequential	A-/A3	37-104 / 37-118	5.62 / 5.76
Class M-7	7,270,000	Floating Rate / Mezzanine/Sequential	BBB+/Baa1	37-104 / 37-108	5.59 / 5.60
Class M-8	6,609,000	Floating Rate / Mezzanine/Sequential	BBB/Baa2	37-97 / 37-97	5.39 / 5.39
Class M-9	6,609,000	Floating Rate / Mezzanine/Sequential	BBB-/Baa3	37-86 / 37-86	5.05 / 5.05
		Non-Offered Certificat	tes		
Class M-10	9,252,000	Floating Rate / Mezzanine/Sequential	BB/Ba2	37-70 / 37-70	4.05 / 4.05

⁽¹⁾ Certificate sizes are subject to change (+/- 10%). (2) Calculated based on the Pricing Speed

Transaction Overview:

Lead Manager: UBS Investment Bank

Seller and Servicer:

Opteum Financial Services LLC

Co-Manager:

Bear, Stearns & Co. Inc.

Master Servicer:

Wells Fargo Bank, N.A.

Rating Agencies:

S&P / Moody's

Subservicer:

Cenlar, FSB

Trustee:

HSBC Bank USA, N.A.

Expected Pricing Date:

[August 10, 2005]

Securities Administrator.

Wells Fargo Bank, N.A.

Expected Settlement Date:

August 25, 2005

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^{*}All numbers are preliminary and subject to change.





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The attached information contains certain tables and other statistical analyses (the "Computational Materials") which have been prepared by UBS in reliance upon information furnished by the Depositor. Numerous assumptions were used in preparing the Computational Materials, which may or may not be reflected herein. As such, no assurance can be given as to whether the Computational Materials and/or the assumptions upon which they are based reflect present market conditions or future market performance. These Computational Materials should not be construed as either projections or predictions or as legal, tax, financial or accounting advice. Any weighted average lives, yields and principal payment periods shown in the Computational Materials are based on prepayment assumptions, and changes in such prepayment assumptions may dramatically affect such weighted average lives, yields and principal payment periods. In addition, it is possible that prepayments on the underlying assets will occur at rates slower or faster than the rates shown in the attached Computational Materials. Furthermore, unless otherwise provided, the Computational Materials assume no losses on the underlying assets and no interest shortfalls. The specific characteristics of the securities may differ from those shown in the Computational Materials due to differences between the actual underlying assets and the hypothetical underlying assets used in preparing the Computational Materials. The principal amount and designation of any security described in the Computational Materials are subject to change prior to issuance. Neither UBS nor any of its affiliates makes any representation or warranty as to the actual rate or timing of payments on any of the underlying assets or the payments or yield on the securities.

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Structure Summary

Title of Securities: Opteum Mortgage Acceptance Corporation, Asset-Backed Pass-Through Certificates, Series

2005-4.

Offered Certificates: The Class M-1, Class M-2, Class M-3, Class M-4, Class M-5, Class M-6, Class M-7,

Class M-8, and Class M-9 Certificates.

Non-Offered Certificates: The Class M-10, Class X, Class P and Class R Certificates.

Class A Certificates: Class I-APT, I-A1A, Class I-A1B, Class I-A1C, Class I-A1D, Class I-A2, and Class II-A1

Certificates.

Class I-A Certificates: Class I-APT, I-A1A, Class I-A1B, Class I-A1C, Class I-A1D and Class I-A2 Certificates.

Class I-A1 Certificates: Class I-A1A, Class I-A1B, Class I-A1C and Class I-A1D Certificates.

Class II-A1 Certificates: Class II-A1 Certificates.

Class M Certificates: Class M-1, Class M-2, Class M-3, Class M-4, Class M-5, Class M-6, Class M-7, Class M-8,

Class M-9 and Class M-10 Certificates.

Seller and Servicer: Opteum Financial Services, LLC.

Master Servicer: Wells Fargo Bank, N.A.

Subservicer: Cenlar, FSB.

Depositor: Opteum Mortgage Acceptance Corporation.

Trustee: HSBC Bank USA, National Association.

Securities Administrator: Wells Fargo Bank, N.A.

Swap Counterparty: [Bear Stearns Financial Products, Inc.]

LPMI Providers: United Guaranty and PMI Mortgage Insurance Co.

Closing Date: On or about August 25, 2005.

Distribution Dates: 25th of each month, or if such day is not a business day, the next succeeding business day,

commencing September 25, 2005.

Cut-off Date: August 1, 2005

Record Date: For the Offered Certificates the business day preceding the Distribution Date.

Servicing Fee: The Servicing Fee for the Mortgage Loans will be 0.250% per annum. On and after the first

interest rate adjustment date, for any adjustable rate Mortgage Loan, the Servicing Fee will

equal 0.375% per annum.

Administrative Fees: The related Servicing Fees, and the fee payable for those loans which are covered under the

Lender-Paid Mortgage Insurance Policy.

Denomination: \$100,000 and multiples of \$1 in excess thereof.

SMMEA Eligibility: The Class A, Class M-1, Class M-2 and Class M-3 Offered Certificates will be SMMEA

eligible.

ERISA Eligibility: The Offered Certificates will <u>not</u> be ERISA eligible.

Tax Status: One or more REMIC elections will be made with respect to the Trust.





Structure Summary (continued)

Interest Payment Delay: The Class I-A1 and Class M Certificates have a 0 day delay. The Class II-A1 Certificates have a

24 day delay.

Day Count: The Class I-A1 and Class M Certificates are Actual/360. The Class II-A1 Certificates are 30/360.

Accrued Interest: 0 days for the Class I-A1 and Class M Certificates, which will settle flat. The Class II-A1

Certificates will settle with 24 days of Accrued Interest.

Mortgage Loans:

The Mortgage Loans will consist of fixed and adjustable rate Mortgage Loans, which accrue

interest on a 30/360 basis and are secured by first lien mortgages on one-to four-family properties with an aggregate principal balance as of the Cut-off Date of approximately \$1,071,738,004. There will be approximately 1,593 fixed rate Mortgage Loans with an aggregate principal balance as of the Cut-off Date of approximately \$408,976,615 and approximately 2,402 adjustable rate Mortgage Loans (most of which will have an initial fixed rate period) with an aggregate principal balance as of the Cut-off Date of approximately \$662,761,389. Approximately 76.84% of the Mortgage Loans are interest only for an initial period. The Mortgage Loans will be divided into two loan

groups.

Group I Mortgage Loans The Group I Mortgage Loans will consist of fixed and adjustable rate Mortgage Loans, which

accrue interest on a 30/360 basis and are secured by first lien mortgages on one-to four-family properties with an aggregate principal balance as of the Cut-off Date of approximately \$845,156,398. There will be approximately 378 fixed rate Group I Mortgage Loans with an aggregate principal balance as of the Cut-off Date of approximately \$182,395,009 and approximately 2,402 adjustable rate Group I Mortgage Loans (most of which will have an initial fixed rate period) with an aggregate principal balance as of the Cut-off Date of approximately

\$662,761,389.

Group II Mortgage Loans: The Group II Mortgage Loans will consist of fixed-rate Mortgage Loans, which accrue interest on a

30/360 basis and are secured by first lien mortgages on one-to four-family properties. There will be approximately 1,215 Group II Mortgage Loans with an aggregate principal balance as of the Cut-

off Date of approximately \$226,581,606.

Pre-funding Account: On the Closing Date, the Depositor will be required to deliver to the Trustee approximately

\$197,146,223, which will be held by the Trustee in a pre-funding account relating to the Group I Mortgage Loans (the "Group I Pre-Funding Account") and approximately \$52,853,777 which will be held by the Trustee in another pre-funding account relating to the Group II Mortgage Loans (the "Group II Pre-Funding Account," and together with the Group I Pre-Funding Account, the "Pre-

Funding Accounts").

The amount on deposit in the Pre-Funding Accounts will be used to purchase Mortgage Loans (the "Subsequent Mortgage Loans") during the 30-day period following the Closing Date (the "Funding Period"). Any amounts remaining in the Pre-Funding Accounts upon termination of the Funding Period will be distributed on the next Distribution Date to the holders of the related Class A

Certificates in the manner set forth herein.

Interest Coverage Account:

On the Closing Date, the Depositor may pay to the Trustee for deposit in an interest coverage account relating to each loan group, an amount to be applied by the Trustee to cover a portion of certain shortfalls in the amount of interest generated by the assets of the trust attributable to the pre-

funding feature during the Funding Period.

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Structure Summary (continued)

Interest Accrual Period: For any Distribution Date will be the period commencing on the immediately preceding Distribution

Date (or, in the case of the first such Interest Accrual Period, commencing on the Closing Date) and

ending on the day immediately preceding such Distribution Date.

Structure: Y Structure. Class I-A Certificates: Floating-Rate Sequential/Pass-through Super Senior with

Senior Mezzanine backed by the Group I Mortgage Loans. Class II-A1 Certificates: Fixed-Rate Senior Pass-through backed by the Group II Mortgage Loans. Class M: Floating-Rate Mezzanine

Sequential backed by all of the Mortgage Loans.

Pricing Speed: 4% CPR growing to 18% CPR over 12 months for the fixed rate Mortgage Loans.

4% CPR growing to 30% CPR over 12 months for the adjustable rate Mortgage Loans.

Pass-Through Rate: The least of (a) 12.00% (only for the Class A Certificates), (b) the related Net WAC Rate and (c)

the following:

Class	On or Prior to Optional Termination Date	After Optional Termination Date
Class I-APT	1ml + []	1ml + 2.0x []
Class I-A1A	1ml + []	1ml + 2.0x[]
Class I-A1B	1ml + []	1ml + 2.0x[]
Class I-A1C	1ml + []	1ml + 2.0x[]
Class I-A1D	1ml +[]	1ml + 2.0x[]
Class I-A2	1ml + []	1ml + 2.0x []
Class II-A1	6.00%	6.00%
Class M-1	1ml + []	1ml + 1.5x []
Class M-2	1ml + []	1ml + 1.5x[]
Class M-3	1ml + []	1ml + 1.5x[]
Class M-4	1ml + []	1ml + 1.5x []
Class M-5	1ml + []	1ml + 1.5x []
Class M-6	1ml + []	1ml + 1.5x []
Class M-7	1ml + []	1ml + 1.5x []
Class M-8	1ml + []	1ml + 1.5x []
Class M-9	1ml + []	1ml + 1.5x []
Class M-10	1ml + []	1ml + 1.5x []





Structure Summary (continued)

Class I-A Net WAC Rate

The weighted average of the Mortgage Rates on the Group I Mortgage Loans as of the beginning of the related mortgage due period minus the aggregate Administrative Fees adjusted for any net swap payments out of the trust. The Class I-A Net WAC Rate is subject to an adjustment based on the actual number of days that have elapsed in the Interest Accrual Period.

Class II-A Net WAC Rate

The weighted average of the Mortgage Rates on the Group II Mortgage Loans as of the beginning of the related mortgage due period minus the aggregate Administrative Fees. The Class II-A Net WAC Rate is subject to an adjustment based on the actual number of days that have elapsed in the Interest Accrual Period.

Class M Net WAC Rate

An amount equal to (x)

- (i) the Class I-A Net WAC Rate times
 - (a) the balance of the Group I Mortgage Loans minus
 - (b) the Class I-A Certificate balance, plus
- (ii) the Class II-A Net WAC Rate times
 - (a) the balance of the Group II Mortgage Loans, minus
 - (b) the Class II-A1 Certificate balance

divided by the sum of (y)

- (i) the balance of the Group I Mortgage Loans minus the Class I-A Certificate balance, and
- (ii) the balance of the Group II Mortgage Loans, minus the Class II-A1 Certificate balance

The Class M Net WAC Rate is subject to an adjustment based on the actual number of days that have elapsed in the Interest Accrual Period.

Interest Distributions on the Class A Certificates and Class M Certificates On each Distribution Date the Securities Administrator shall withdraw from the Certificate Account that portion of the Available Distribution Amount for such Distribution Date consisting of the Interest Remittance Amount for such Distribution Date, and shall pay such amount in the following amounts and order of priority:

- (i) first, to each class of Class A Certificates, from their respective groups, the accrued interest thereon and any Interest Carry Forward Amount for that class, concurrently on a pro rata basis based on the respective amounts of interest accrued up to the related Pass-through Rate on such class of Class A Certificates for such Distribution Date; and
- (ii) second, sequentially to the holders of the Class M-1, Class M-2, Class M-3, Class M-4, Class M-5, Class M-6, and Class M-7, Class M-8, Class M-9 and Class M-10 Certificates, in that order, the accrued interest up to the Pass-through Rate for that class for such Distribution Date.





Structure Summary (continued)

Principal Payments for Class A Certificates:

Prior to the Stepdown Date, the Class A Certificates will receive all principal collected on the related Mortgage Loans unless the related Class A Certificates are paid to zero.

On or after the Stepdown Date and assuming no Trigger Event is in effect, principal paid to the Class A Certificates will be an amount such that the Class A Certificates will have approximately 17.70% of the current balance of the Mortgage Loans as credit enhancement (which is approximately 2x the initial Senior Enhancement Percentage).

Principal Payments for Class M Certificates:

The Class M Certificates will receive no principal payments before the Stepdown Date, unless the Class A Certificates are paid to zero. On or after the Stepdown Date and assuming no Trigger Event is in effect, principal will be shared among the Class M Certificates to maintain, in each case, approximately 2x their respective initial credit support.

Optional Termination:

The Servicer will have the right to purchase all of the Mortgage Loans and REO properties in the mortgage pool once the aggregate principal balance of the Mortgage Loans is less than or equal to 10% of the aggregate principal balance of the Mortgage Loans as of the Cut-off Date plus the amount in the Pre-Funding Accounts as of the closing date.

Interest Carry Forward Amount:

For any Distribution Date and any Class A or Class M Certificates the sum of:

- (i) the excess, if any, of the interest accrued at the related Pass-Through Rate and any Interest Carry Forward Amount for the prior Distribution Date, over the amount in respect of interest actually distributed on each class on such prior Distribution Date and
- (ii) interest on such excess at the applicable Pass-Through Rate.

Basis Risk Shortfall Carry-Forward Amount:

For any Distribution Date and any Class A or Class M Certificates the sum of

- (i) the excess, if any, of
 - (a) the amount of interest such class would have accrued for such Distribution Date had the applicable Pass-Through Rate not been subject to the related Net WAC Rate, over
 - (b) the amount of interest such class of Certificates accrued for such Distribution Date at the Pass-Through Rate for such Distribution Date,
- (ii) the unpaid portion of any such amounts from the prior Distribution Date and
- (iii) accrued interest on the amounts described in clause (ii) at the then applicable Pass-Through Rate. The ratings on each class of Certificates do not address the likelihood of the payment of any Basis Risk Shortfall Carry-Forward Amount.

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Structure Summary (continued)

Excess Interest:

Interest generated on the Mortgage Loans (net of the Administrative Fees and Net Swap Payments to the Swap Counterparty) is expected to be more than the interest required to be distributed on the Class A Certificates and Class M Certificates, resulting in Excess Interest. Excess Interest to the extent it is not used for other required purposes, including to cover interest shortfalls on the Class A and Class M Certificates, reimburse the certificates for present and past realized losses, pay any Basis Risk Shortfall Carry-Forward Amounts, to fund any Overcollateralization Increase Amount (each to the extent not covered by Net Swap Payments to the trust) or to pay the Swap Counterparty any Swap Termination Payment will be distributable to the Class X Certificates.

Senior Enhancement Percentage:

For any Distribution Date is the percentage obtained by dividing

- (i) the sum of
 - (a) the aggregate Certificate Principal Balance of the Class M Certificates, before taking into account the distribution of the Principal Distribution Amount on such Distribution Date, and
 - (b) the Overcollateralization Amount; by
- (ii) the outstanding principal balance of the Mortgage Loans as of the last day of the related Due Period plus any amounts remaining in the Pre-Funding Account.

Principal Remittance Amount:

With respect to any Distribution Date, the amount equal to the sum (net of certain amounts, including amounts reimbursable therefrom to the Master Servicer and the Servicer) of the following amounts with respect to the related Mortgage Loans and the immediately preceding Due Period:

- (i) each scheduled payment of principal on a mortgage loan due during the related Due Period if received or advanced.
- (ii) all unscheduled collections including full and partial principal prepayments received during the previous calendar month, and
- (iii) the principal portion of all proceeds received with respect to the repurchase of Mortgage Loans during the preceding calendar month.

Principal Distribution Amount:

On any Distribution Date, the lesser of

- (i) the outstanding principal balance of the Class A and Class M Certificates and
- (ii) the sum of
 - (a) the Principal Remittance Amount minus (1) any net swap payments or swap termination payment due to the Swap Counterparty (other than any amounts payable in the case of a Swap Provider Trigger Event) remaining unpaid (after application of interest collections used for this purpose on such Distribution Date), and (2) any Overcollateralization Release Amount, and
 - (b) any Excess Interest or net swap payments or swap termination payment due to the Trust allocable to principal in order to build or maintain the Overcollateralization Target Amount

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Structure Summary (continued)

Class A Principal Distribution Amount:

With respect to any Distribution Date prior to the Stepdown Date or on which a Trigger Event is in effect, the Principal Distribution Amount. With respect to any Distribution Date on or after the Stepdown Date and on which a Trigger Event is not in effect, an amount equal to the lesser of

- (i) the Principal Distribution Amount and
- (ii) the excess, if any, of the outstanding principal balance of the Class A Certificates over the lesser of
 - (a) approximately 82.30% times the outstanding principal balance of the Mortgage Loans as of the last day of the related Due Period and
 - (b) the excess of the outstanding principal balance of the Mortgage Loans as of the last day of the related Due Period over approximately 0.50% of the aggregate principal balance of the Mortgage Loans as of the cut-off date plus the amount in the Pres-Funding Accounts as of the closing date.

Class I-A Principal Distribution Amount

On any Distribution Date

- prior to the Stepdown Date or on which a Trigger Event is in effect,
 - (a) the Principal Distribution Amount multiplied by
 - (b) a fraction, the numerator of which is the portion of the Principal Remittance Amount related to the Group I Loans for that Distribution Date and the denominator of which the is Principal Remittance Amount for all of the Mortgage Loans for that Distribution Date and
- (ii) on or after the Stepdown Date and on which a Trigger Event is not in effect,
 - (a) the Class A Principal Distribution Amount multiplied by
 - (b) a fraction, the numerator of which is the portion of the Principal Remittance Amount related to the Group I Loans for that Distribution Date and the denominator of which the is Principal Remittance Amount for all of the Mortgage Loans for that Distribution Date.

Class II-A Principal Distribution Amount

On any Distribution Date

(i)

- prior to the Stepdown Date or on which a Trigger Event is in effect,
 - (a) the Principal Distribution Amount multiplied by
 - (b) a fraction, the numerator of which is the portion of the Principal Remittance Amount related to the Group II Loans for that Distribution Date and the denominator of which the is Principal Remittance Amount for all of the Mortgage Loans for that Distribution Date and
- (ii) on or after the Stepdown Date and on which a Trigger Event is not in effect,
 - (a) the Class A Principal Distribution Amount multiplied by
 - (b) a fraction, the numerator of which is the portion of the Principal Remittance Amount related to the Group II Loans for that Distribution Date and the denominator of which the is Principal Remittance Amount for all of the Mortgage Loans for that Distribution Date.

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Structure Summary (continued)

Class M Principal Distribution Amount:

The Class M Certificates will <u>not</u> receive any principal payments until the Stepdown Date unless the Class A Certificates are paid to zero. In such case, the Class M Certificates will receive the remaining Principal Distribution Amount, sequentially in order of seniority until the certificate principal balance of each such class is reduced to zero. On or after the Stepdown Date (provided no Trigger Event is in effect), principal will be paid on the Class M Certificates, as follows:

- (i) First, to the Class M-1 Certificates until approximately a 14.60% Credit Enhancement Percentage is reached (based on 2x the Class M-1 Initial Credit Enhancement Percentage),
- (ii) Then to the Class M-2 Certificates until approximately a 11.60% Credit Enhancement Percentage is reached (based on 2x the Class M-2 Initial Credit Enhancement Percentage),
- (iii) Then to the Class M-3 Certificates, until approximately a 10.00% Credit Enhancement Percentage is reached (based on 2x the Class M-3 Initial Credit Enhancement Percentage),
- (iv) Then to the Class M-4 Certificates, until approximately a 8.30% Credit Enhancement Percentage is reached (based on 2x the Class M-4 Initial Credit Enhancement Percentage),
- (v) Then to the Class M-5 Certificates, until approximately a 6.80% Credit Enhancement Percentage is reached (based on 2x the Class M-5 Initial Credit Enhancement Percentage),
- (vi) Then to the Class M-6 Certificates, until approximately a 5.50% Credit Enhancement Percentage is reached (based on 2x the Class M-6 Initial Credit Enhancement Percentage),
- (vii) Then to the Class M-7 Certificates, until approximately a 4.40% Credit Enhancement Percentage is reached (based on 2x the Class M-7 Initial Credit Enhancement Percentage),
- (viii) Then to the Class M-8 Certificates, until approximately a 3.40% Credit Enhancement Percentage is reached (based on 2x the Class M-8 Initial Credit Enhancement Percentage),
- (ix) Then to the Class M-9 Certificates, until approximately a 2.40% Credit Enhancement Percentage is reached (based on 2x the Class M-9 Initial Credit Enhancement Percentage),
- (x) Then to the Class M-10 Certificates, until approximately a 1.00% Credit Enhancement Percentage is reached (based on 2x the Class M-10 Initial Credit Enhancement Percentage),

Credit Enhancement Percentage is the percentage obtained by dividing

- the aggregate Certificate Principal Balance of each class of Certificates with a lower distribution priority (including the initial overcollateralization amount) by
- (ii) the aggregate principal balance of the Mortgage Loans.





Structure Summary (continued)

Credit Enhancement:

Credit Enhancement will be provided by:

- Monthly Excess Interest
- Overcollateralization
- Subordination
 - Class A Certificates are senior to the Class M-1, Class M-2, Class M-3, Class M-4, Class M-5, Class M-6, Class M-7, Class M-8, Class M-9 and Class M-10 Certificates
 - Class M Certificates with a higher numerical designation are subordinate to those Class M Certificates with a lower numerical designation

	Initial Credit Support*	On or After Stepdown Date**		
Class	Percentage	Class	Percentage	
Class A**	* 8.85%	Class A***	17.70%	
Class M-1	7.30%	Class M-1	14.60%	
Class M-2	5.80%	Class M-2	11.60%	
Class M-3	5.00%	Class M-3	10.00%	
Class M-4	4.15%	Class M-4	8.30%	
Class M-5	3.40%	Class M-5	6.80%	
Class M-6	2.75%	Class M-6	5.50%	
Class M-7	2.20%	Class M-7	4.40%	
Class M-8	1.70%	Class M-8	3.40%	
Class M-9	1.20%	Class M-9	2.40%	
Class M-1	0 0.50%	Class M-10	1.00%	

- Approximate.
- Targeted.
- The Class I-APT, I-A1A, I-A1B, I-A1C and I-A1D Certificates will have additional credit support provided by the Class I-A2 Certificates.



Structure Summary (continued)

Monthly Excess Interest:

On Each Distribution Date, monthly Excess Interest for each loan group will be distributed in the following order of priority (to the extent not covered by the Swap Agreement):

- (i) first, to the Class A Certificates and Class M Certificates, an amount equal to any Overcollateralization Increase Amount payable as part of the Principal Distribution Amount;
- (ii) second, sequentially to the Class M-1, Class M-2, Class M-3, Class M-4, Class M-5, Class M-6, Class M-7, Class M-8, Class M-9 and Class M-10 Certificates, in that order, in an amount equal to any Interest Carry Forward Amount for such class or classes:
- (iii) third, sequentially to the Class I-A2, Class M-1, Class M-2, Class M-3, Class M-4, Class M-5, Class M-6, Class M-7, Class M-8, Class M-9 and Class M-10 Certificates, in that order, in an amount equal to any Allocated Realized Loss Amount for such class or classes;
- (iv) fourth, to pay the Basis Risk Shortfall Carry-Forward Amounts to the Class A Certificates and Class M Certificates as follows: first, to the Class A Certificates, on a pro rata basis, based on the Basis Risk Shortfall Carry Forward Amounts of each such class of Certificates and second, sequentially, to the Class M-1, Class M-2, Class M-3, Class M-4, Class M-5, Class M-6, Class M-7, Class M-8, Class M-9 and Class M-10 Certificates, in that order, any related Basis Risk Shortfall Carry-Forward Amount for such class or classes remaining unpaid on such Distribution Date:
- (v) fifth, to the Supplemental Interest Trust for payment to the Swap Provider any Swap Termination Payments owed to the Swap Provider due to a Swap Provider Trigger Event not previously paid; and
- (vi) sixth, to the holders of the Class X, Class P and Class R Certificates as provided in the Pooling and Servicing Agreement

Overcollateralization Amount:

With respect to any Distribution Date, the outstanding principal balance of the Mortgage Loans as of the last day of the related Due Period plus any amounts remaining in the Pre-Funding Account less the aggregate Certificate Principal Balance of the Class A and Class M Certificates (after taking into account all distributions of principal on such Distribution Date).

Overcollateralization Increase Amount:

As of any Distribution Date, the excess, if any, of:

- (i) the Overcollateralization Target Amount for such Distribution Date, over
- (ii) the Overcollateralization Amount for such Distribution Date, calculated for this purpose after taking into account the reduction on such Distribution Date of the Certificate Principal Balances of all classes of Certificates from distributions of the Principal Remittance Amount, but prior to taking into account any Applied Realized Loss Amounts on such Distribution Date.

Overcollateralization Target Amount:

As of any Distribution Date, the Overcollateralization Target Amount is an amount equal to approximately 0.50% of the principal balance of the Mortgage Loans as of the Cut-off Date; plus any amounts remaining in the Pre-Funding Account.

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Structure Summary (continued)

Overcollateralization Release Amount:

As of any Distribution Date, the lesser of (a) the Principal Remittance Amount and (b) the excess, if any, of:

- (i) the Overcollateralization Amount for such Distribution Date, calculated for this purpose after taking into account the reduction on such Distribution Date of the Certificate Principal Balances of all classes of Certificates from distributions of the Principal Remittance Amount, but prior to taking into account any Applied Realized Loss Amounts on such Distribution Date, over
- (ii) the Overcollateralization Target Amount for such Distribution Date.

Stepdown Date:

The later to occur of:

- (i) the Distribution Date in September 2008 and
- (ii) the first Distribution Date on which the Senior Enhancement Percentage equals or exceeds approximately 17.70%

Trigger Event:

On a Distribution Date, a Trigger Event will have occurred if:

(i) the aggregate amount of Realized Losses incurred since the Cut-off Date through the last day of the related Due Period divided by the initial Pool Balance exceeds the applicable percentages set forth below with respect to such Distribution Date, or

Distribution Date	Percentage
[September 2005 to August 2008]	[N/A]
[September 2008 to August 2009]	[1.00%]
[September 2009 to August 2010]	[1.50%]
[September 2010 to August 2011]	[2.00%]
[September 2011and thereafter]	[2.50%]

(ii) If the six-month rolling average of 60+ Day Delinquent Loans equals or exceeds [35%] of the Senior Enhancement Percentage.

Allocation of Losses

Any Realized Losses on the Mortgage Loans will be allocated on any Distribution Date, first, to net monthly excess cashflow, second, to the Class X Certificates by a reduction in the Overcollateralization Amount, third, to the Class M-10 Certificates, fourth, to the Class M-9 Certificates, fifth, to the Class M-8 Certificates, sixth, to the Class M-7 Certificates, seventh, to the Class M-6 Certificates, eighth, to the Class M-5 Certificates, ninth, to the Class M-4 Certificates, tenth, to the Class M-3 Certificates, eleventh, to the Class M-2 Certificates, and twelfth, to the Class M-1 Certificates.

After the aggregate Certificate Principal Balance of the Class M Certificates is reduced to zero any additional losses will be allocated to the related Class A certificates. Any such losses related to the Class I-A Certificates will be allocated to the Class I-A2 Certificates until the balance of the Class I-A2 Certificates has been reduced to zero.

Investors in the Class I-APT, Class I-A1A, Class I-A1B, Class I-A1C, Class I-A1D and Class II-A1 Certificates should note, however, that although Realized Losses cannot be allocated to such Certificates, under certain loss scenarios there may not be enough principal and interest on the Mortgage Loans to distribute to the holders of such Certificates all principal and interest amounts to which they are then entitled. Once Realized Losses are allocated to the Class I-A2 Certificates and Class M Certificates, such amounts with respect to such Certificates will no longer accrue interest. However, the amount of any Realized Losses allocated to the Class I-A2 Certificates and Class M Certificates may be distributed to the holders of those certificates from Excess Interest and Net Swap Payment s to the trust (the "Applied Realized Loss Amount"), sequentially.

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Structure Summary (continued)

Advances:

The Servicer is required to advance scheduled principal and interest (net of the Servicing Fee) for any delinquent Mortgage Loan. However, the Servicer will make an advance only if it determines that the advance will be recoverable from future payments or collections on that mortgage loan. If the Servicer fails to make any such advance, the Master Servicer will advance any remaining amounts of scheduled principal and interest for any delinquent Mortgage Loan (net of the Master Servicing Fee). The Servicer and Master Servicer, as applicable, are entitled to be reimbursed for these advances, and therefore these advances are not a form of credit enhancement.

Prepayment Interest Shortfall:

With respect to any Distribution Date, the aggregate shortfall, if any, in collections of interest resulting from mortgagor prepayments during the preceding calendar month.

Compensating Interest:

The Servicer is obligated to offset any Prepayment Interest Shortfall on any Distribution Date with Compensating Interest to the extent of its Servicing Fee for such Distribution Date.

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Swap Agreement

Swap Agreement:

On the Closing Date, the Trustee on behalf of a separate trust created under the Pooling and Servicing Agreement (the "Supplemental Interest Trust") will enter into a Swap Agreement with Bear Stearns Financial Products (the "Swap Counterparty") for the benefit of the Class I-A and Class M Certificates. The first non-zero notional amount of the Swap Agreement will be approximately \$1,029,340,624. Under the Swap Agreement, on each Distribution Date until the swap is retired

- (i) the Supplemental Interest Trust shall be obligated to pay the Swap Counterparty an amount equal to 4.75% per annum on a notional balance equal to the lesser of
 - (a) the swap notional amount for such Distribution Date set forth in the schedule on the following page and
 - (b) the aggregate principal balance of the Group I Mortgage Loans at the beginning of the related calculation period (such lesser amount, the "Notional Balance") and
- (ii) the Supplemental Interest Trust will be entitled to receive from the Swap Counterparty an amount equal to One-Month LIBOR (as determined pursuant to the Swap Agreement) on the Notional Balance, in each case accrued during the related swap accrual period

On each such Distribution Date, only the net amount of the two obligations above (the "Net Swap Payment") will be paid by the appropriate party. Upon early termination of the Swap Agreement, the Supplemental Interest Trust or the Swap Counterparty may be liable to make a termination payment (the "Swap Termination Payment") to the other party, regardless of which party caused the termination. The Swap Termination Payment will be computed in accordance with the procedures set forth in the Swap Agreement. On each Distribution Date on which the Supplemental Interest Trust is required to make a Net Swap Payment to the Swap Counterparty, the trust will be obligated to make a payment to the Supplemental Interest Trust in the same amount, which payment shall be paid prior to all distributions to Certificateholders. In the event that the Supplemental Interest Trust is required to make a Swap Termination Payment to the Swap Counterparty, the trust will be obligated to make a payment to the Supplemental Interest Trust in the same amount. If the Swap Termination Payment is not due to a Swap Provider Trigger Event, the trust's payment will be paid on the related Distribution Date, and on any subsequent Distribution Dates until paid in full, prior to all distributions to Certificateholders. If the Swap Termination Payment is due to a Swap Provider Trigger Event, such payment will be made subordinate to distributions to all Certificates other than the Class X Certificates.

Shown below is the aggregate swap notional amount schedule, which generally has been derived (in reference to the Group 1 Mortgage Loans) by adding

- for the fixed rate collateral, a notional balance corresponding to 1.5 times the pricing speed and
- (ii) for the adjustable rate collateral
 - (a) during the respective fixed rate period, a notional balance corresponding to 1.5 times the pricing speed and
 - (b) during the respective adjustable rate period, zero.





Swap Agreement Notional Balance Schedule

Period	Notional Balance (\$)	Period	Notional Balance (\$)	Period	Notional Balance (\$)
1	0	37	167,169,419.01	73	36,646,844.47
2	1,029,340,624.48	38	161,087,407.35	74	35,632,607.82
3	989,851,240.48	39	155,246,364.12	75	34,646,954.14
4	957,835,255.56	40	149,636,027.12	76	33,689,048.40
5	936,150,734.45	41	144,246,594.71	77	32,758,081.44
6	912,458,982.99	42	139,068,704.46	78	31,853,269.09
7	886,091,535.60	43	134,093,412.75	79	30,973,851.36
8	857,172,630.52	44	129,312,175.37	80	30,119,091.59
9	825,857,580.51	45	124,716,829.03	81	29,288,275.68
10	792,412,101.56	46	120,299,573.76	82	28,304,111.30
11	758,100,490.81	47	116,052,956.11	83	27,074,555.28
12	725,339,206.52	48	111,969,853.18	84	26,331,570.50
13	694,062,237.77	49	108,043,457.37	85	25,619,104.71
14	664,200,264.43	50	104,267,261.86	86	24,925,898.97
15	635,687,262.79	51	100,635,046.80	87	24,251,429.37
16	608,460,347.17	52	97,140,866.13	88	23,595,186.46
17	582,459,619.25	53	93,779,034.99	89	22,956,674.90
18	557,628,024.56	54	90,544,117.80	90	22,335,413.00
19	533,911,216.03	55	87,430,916.82	91	21,730,932.39
20	511,257,424.01	56	84,406,195.64	92	21,142,777.58
21	486,953,397.23	57	80,865,231.98	93	20,570,505.63
22	450,254,233.54	58	69,911,190.83	94	20,013,685.81
23	311,195,804.84	59	54,384,941.47	95	19,471,899.19
24	298,632,783.13	60	52,866,005.56	96	18,944,738.39
25	287,019,754.95	61	51,390,633.00	97	18,431,807.19
26	275,893,823.58	62	49,957,514.12	98	17,932,720.25
27	265,233,359.28	63	48,565,381.44	99	17,447,102.78
28	255,017,729.90	64	47,213,008.27	100	16,974,590.26
29	245,227,253.84	65	45,899,207.23	101	16,514,828.15
30	235,843,155.19	66	44,622,828.89	102	16,067,471.61
31	226,847,521.02	67	43,382,760.45	103	15,632,185.21
32	218,067,365.83	68	42,177,924.44	104	15,208,642.70
33	208,338,190.30	69	41,007,277.55		
34	187,960,685.42	70	39,869,809.40		
35	180,099,835.16	71	38,764,541.44		
36	173,503,144.34	72	37,690,525.85		

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Swap Agreement (continued)

Swap Agreement: (Cont.)

The amounts paid by the trust to the Supplemental Interest Trust as described above, and amounts paid by the Swap Counterparty to the Supplemental Interest Trust under the Swap Agreement, will be deposited into a reserve account (the "Swap Account").

The amounts paid by the trust to the Supplemental Interest Trust will be distributed to the Swap Counterparty on each Distribution Date in the following order of priority:

- (i) to the Swap Counterparty, any Net Swap Payment owed to the Swap Counterparty under the Swap Agreement for such Distribution Date; and
- (ii) to the Swap Counterparty, any Swap Termination Payment owed to the Swap Counterparty under the Swap Agreement.

The amounts paid by the Swap Counterparty to the Supplemental Interest Trust will be distributed on each Distribution Date in the following order of priority, in each case to the extent not covered by the net monthly excess cashflow on that Distribution Date:

- to the holders of the Class I-A Certificates, on a pro rata basis, to pay accrued and unpaid interest to the extent unpaid from interest collections, but only to the extent of the interest portion of Realized Losses allocated to such Certificates on such Distribution Date;
- (ii) distribution of additional principal to the certificates, until the required level of Overcollateralization Target Amount is reached, but only to the extent of the principal portion of Realized Losses for such Distribution Date or prior Distribution Dates;
- (iii) to the holders of the Class M Certificates, in order of priority, to pay accrued and unpaid interest to the extent unpaid from interest collections, but only to the extent of the interest portion of Realized Losses allocated to such Certificates on such Distribution Date;
- (iv) to pay the holder of the Class I-A2 Certificates and then to the Class M
 Certificates, in order of priority, the principal portion of any Realized Losses previously allocated thereto that remain unreimbursed;
- (v) to pay, first to the Class A Certificates, on a pro rata basis based on the remaining Basis Risk Carry-Forward Amounts, any Basis Risk Shortfall Carry-Forward Amount, as applicable, for such Distribution Date and second, sequentially to the Class M Certificates, in order of priority, any Basis Risk Shortfall Carry-Forward Amount for such Distribution Date; and
- (vi) to the parties named in the Pooling and Servicing Agreement, any remaining amounts.

Swap Provider Trigger Event:

A "Swap Provider Trigger Event" shall mean:

- (i) an Event of Default under the Swap Agreement with respect to which the Swap Counterparty is a Defaulting Party (as defined in the Swap Agreement) or
- (ii) a Termination Event (including an Additional Termination Event) under the Swap Agreement with respect to which the Swap Provider is the sole Affected Party (as defined in the Swap Agreement).

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Ser.	nsitivity Analy	ysis – To 10%	Optional Te	rmination	
Percent of Pricing Speed	0%	50%	100%	150%	200%
Class I-APT					
Avg. Life (yrs)	20.73	5.89	3.02	1.94	1.35
Window (mo)	1 - 345	1 - 194	1 - 104	1 - 67	1 - 48
Expected Final Mat.	May-2034	Oct-2021	Apr-2014	Mar-2011	Aug-2009
Class I-A1A					
Avg. Life (yrs)	14.51	1.80	1.00	0.72	0.58
Window (mo)	1 - 242	1 - 43	1 - 22	1 - 15	1 - 12
Expected Final Mat.	Oct-2025	Mar-2009	Jun-2007	Nov-2006	Aug-2006
Class I-A1B					
Avg. Life (yrs)	23.59	6.05	3.00	1.90	1.40
Window (mo)	242 - 321	43 - 116	22 - 57	15 - 33	12 - 23
Expected Final Mat.	May-2032	Apr-2015	May-2010	May-2008	Jul-2007
Class I-A1C					
Avg. Life (yrs)	27.82	12.15	6.11	3.73	2.32
Window (mo)	321 - 345	116 - 185	57 - 96	33 - 67	23 - 33
Expected Final Mat.	May-2034	Jan-2021	Aug-2013	Aug-2010	Aug-2008
Class I-A1D					
Avg. Life (yrs)	28.75	16.12	8.61	5.51	3.56
Window (mo)	345 - 345	185 - 194	96 - 104	60 - 67	23 - 48
Expected Final Mat.	May-2034	Oct-2021	Apr-2014	Mar-2011	Aug-2009
Class I-A2					
Avg. Life (yrs)	20.73	5.89	3.02	1.94	1.35
Window (mo)	1 - 345	1 - 194	1 - 104	1 - 67	1 - 48
Expected Final Mat.	May-2034	Oct-2021	Apr-2014	Mar-2011	Aug-2009
Class II-A1					
Avg. Life (yrs)	20.10	7.79	4.16	2.74	1.97
Window (mo)	1 - 345	1 - 194	1 - 104	1 - 67	1 - 48
Expected Final Mat.	May-2034	Oct-2021	Apr-2014	Mar-2011	Aug-2009
Class M-1					
Avg. Life (yrs)	26.35	10.87	5.62	4.09	3.91
Window (mo)	269 - 345	64 - 194	37 - 104	40 - 67	45 - 48
Expected Final Mat.	May-2034	Oct-2021	Apr-2014	Mar-2011	Aug-2009

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Sensitivity Analysis - To 10% Optional Termination (Continued)

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Percent of Pricing Speed	0%	50%	100%	150%	200%
Class M-2					
Avg. Life (yrs)	26.35	10.87	5.62	4.05	3.73
Window (mo)	269 - 345	64 - 194	37 - 104	39 - 67	43 - 48
Expected Final Mat.	May-2034	Oct-2021	Apr-2014	Mar-2011	Aug-2009
Class M-3					
Avg. Life (yrs)	26.35	10.87	5.62	4.01	3.62
Window (mo)	269 - 345	64 - 194	37 - 104	39 - 67	42 - 48
Expected Final Mat.	May-2034	Oct-2021	Apr-2014	Mar-2011	Aug-2009
Class M-4					
Avg. Life (yrs)	26.35	10.87	5.62	4.01	3.56
Window (mo)	269 - 345	64 - 194	37 - 104	38 - 67	41 - 48
Expected Final Mat.	May-2034	Oct-2021	Apr-2014	Mar-2011	Aug-2009
Class M-5					
Avg. Life (yrs)	26.35	10.87	5.62	3.97	3.49
Window (mo)	269 - 345	64 - 194	37 - 104	38 - 67	40 - 48
Expected Final Mat.	May-2034	Oct-2021	Apr-2014	Mar-2011	Aug-2009
Class M-6					
Avg. Life (yrs)	26.35	10.87	5.62	3.97	3.44
Window (mo)	269 - 345	64 - 194	37 - 104	38 - 67	39 - 48
Expected Final Mat.	May-2034	Oct-2021	Apr-2014	Mar-2011	Aug-2009
Class M-7					
Avg. Life (yrs)	26.33	10.82	5.59	3.94	3.40
Window (mo)	269 - 345	64 - 194	37 - 104	37 - 67	38 - 48
Expected Final Mat.	May-2034	Oct-2021	Apr-2014	Mar-2011	Aug-2009
Class M-8					
Avg. Life (yrs)	26.24	10.50	5.39	3.77	3.25
Window (mo)	269 - 341	64 - 184	37 - 97	37 - 62	38 - 44
Expected Final Mat.	Jan-2034	Dec-2020	Sep-2013	Oct-2010	Apr-2009
Class M-9					
Avg. Life (yrs)	26.06	9.94	5.05	3.56	3.15
Window (mo)	269 - 336	64 - 165	37 - 86	37 - 55	37 - 39
Expected Final Mat.	Aug-2033	May-2019	Oct-2012	Mar-2010	Nov-2008
Class M-10					
Avg. Life (yrs)	24.95	8.05	4.05	3.16	3.08
Window (mo)	269 - 326	64 - 138	37 - 70	37 - 45	37 - 37
Expected Final Mat.	Oct-2032	Feb-2017	Jun-2011	May-2009	Sep-2008

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	Sensiti	vity Analysis	– To Maturity	,	
Percent of Pricing Speed	0%	50%	100%	150%	200%
Class I-APT		'	I I		
Avg. Life (yrs)	20.78	6.15	3.19	2.03	1.39
Window (mo)	1 - 357	1 - 312	1 - 193	1 - 122	1 - 77
Expected Final Mat.	May-2035	Aug-2031	Sep-2021	Oct-2015	Jan-2012
Class I-A1A					
Avg. Life (yrs)	14.51	1.80	1.00	0.72	0.58
Window (mo)	1 - 242	1 - 43	1 - 22	1 - 15	1 - 12
Expected Final Mat.	Oct-2025	Mar-2009	Jun-2007	Nov-2006	Aug-2006
Class I-A1B					
Avg. Life (yrs)	23.59	6.05	3.00	1.90	1.40
Window (mo)	242 - 321	43 - 116	22 - 57	15 - 33	12 - 23
Expected Final Mat.	May-2032	Apr-2015	May-2010	May-2008	Jul-2007
Class I-A1C					
Avg. Life (yrs)	27.83	12.15	6.11	3.73	2.32
Window (mo)	321 - 346	116 - 185	57 - 196	33 - 60	23 - 33
Expected Final Mat.	Jun-2034	Jan-2021	Aug-2013	Aug-2010	May-2008
Class I-A1D					
Avg. Life (yrs)	29.34	19.47	10.72	6.72	4.11
Window (mo)	346 - 357	185 - 312	96-193	60 - 122	33- 77
Expected Final Mat.	May-2035	Aug-2031	Sep-2021	Oct-2015	Jan-2012
Class I-A2					
Avg. Life (yrs)	20.78	6.15	3.19	2.03	1.39
Window (mo)	1 - 357	1 - 312	1 - 193	1 - 122	1 - 77
Expected Final Mat.	May-2035	Aug-2031	Sep-2021	Oct-2015	Jan-2012
Class II-A					
Avg. Life (yrs)	20.14	8.74	4.98	3.36	2.49
Window (mo)	1 - 357	1 - 336	1 - 238	1 - 162	1 - 119
Expected Final Mat.	May-2035	Aug-2033	Jun-2025	Feb-2019	Jul-2015
Class M-1					
Avg. Life (yrs)	26.44	11.62	6.14	4.43	4.15
Window (mo)	269 - 354	64 - 274	37 - 161	40 - 106	45 - 75
Expected Final Mat.	Feb-2035	Jun-2028	Jan-2019	Jun-2014	Nov-2011

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Sensitivity Analysis – To Maturity (continued)

Percent of Pricing Speed	0%	50%	100%	150%	200%
Class M-2					
Avg. Life (yrs)	26.43	11.55	6.08	4.35	3.94
Window (mo)	269 - 353	64 - 263	37 - 152	39 - 99	43 - 71
Expected Final Mat.	Jan-2035	Jul-2027	Apr-2018	Nov-2013	Jul-2011
Class M-3					
Avg. Life (yrs)	26.43	11.47	6.02	4.27	3.80
Window (mo)	269 - 352	64 - 250	37 - 142	39 - 92	42 - 65
Expected Final Mat.	Dec-2034	Jun-2026	Jun-2017	Apr-2013	Jan-2011
Class M-4					
Avg. Life (yrs)	26.42	11.38	5.96	4.22	3.70
Window (mo)	269 - 351	64 - 241	37 - 135	38 - 87	41 - 62
Expected Final Mat.	Nov-2034	Sep-2025	Nov-2016	Nov-2012	Oct-2010
Class M-5					
Avg. Life (yrs)	26.40	11.25	5.87	4.12	3.59
Window (mo)	269 - 349	64 - 228	37 - 127	38 - 81	40 - 58
Expected Final Mat.	Sep-2034	Aug-2024	Mar-2016	May-2012	Jun-2010
_	20p 200 .	5		, 2012	
Class M-6 Avg. Life (yrs)	26.27	11.00	5.70	4.04	2.40
Window (mo)	26.37	11.08	5.76	4.04	3.49
Expected Final Mat.	269 - 348	64 - 215	37 - 118	38 - 75	39 - 53
Expected Fillal Mat.	Aug-2034	Jul-2023	Jun-2015	Nov-2011	Jan-2010
Class M-7					
Avg. Life (yrs)	26.33	10.84	5.60	3.94	3.40
Window (mo)	269 - 345	64 - 200	37 - 108	37 - 69	38 - 49
Expected Final Mat.	May-2034	Apr-2022	Aug-2014	May-2011	Sep-2009
Class M-8					
Avg. Life (yrs)	26.24	10.50	5.39	3.77	3.25
Window (mo)	269 - 341	64 - 184	37 - 97	37 - 62	38 - 44
Expected Final Mat.	Jan-2034	Dec-2020	Sep-2013	Oct-2010	Apr-2009
Class M-9					
Avg. Life (yrs)	26.06	9.94	5.05	3.56	3.15
Window (mo)	269 - 336	64 - 165	37 - 86	37 - 55	37 - 39
Expected Final Mat.	Aug-2033	May-2019	Oct-2012	Mar-2010	Nov-2008
Class M-10					
Avg. Life (yrs)	24.95	8.05	4.05	3.16	3.08
Window (mo)	269 - 326	64 - 138	37 - 70	37 - 45	37 - 37
Expected Final Mat.	Oct-2032	Feb-2017	Jun-2011	May-2009	Sep-2008

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Pd	Class A (Group-1) AFC (%)	Class M AFC (%)	Pd	Class A AFC (%)	Class M AFC (%)	Pd	Class A AFC (%)	Class M AFC (%)
1	n/a	n/a	37	12.00	16.86	73	12.00	12.77
2	12.00	20.91	38	12.00	18.14	74	12.00	13.92
3	12.00	20.91	39	12.00	17.01	75	12.00	12.67
4	12.00	20.91	40	12.00	17.97	76	12.00	13.82
5	12.00	20.91	41	12.00	17.86	77	12.00	12.57
6	12.00	20.91	42	12.00	17.59	78	12.00	12.52
7	12.00	20.91	43	12.00	20.37	79	12.00	14.97
8	12.00	20.91	44	12.00	17.05	80	12.00	12.43
9	12.00	20.91	45	12.00	17.76	81	12.00	13.59
10	12.00	20.91	46	12.00	16.76	82	12.00	12.39
11	12.00	20.91	47	12.00	17.48	83	12.00	13.73
12	12.00	20.91	48	12.00	16.28	84	12.00	12.48
13	12.00	20.91	49	12.00	16.03	85	12.00	12.45
14	12.00	20.91	50	12.00	16.76	86	12.00	13.65
15	12.00	20.91	51	12.00	15.59	87	12.00	12.39
16	12.00	20.91	52	12.00	16.40	88	12.00	13.60
17	12.00	20.91	53	12.00	15.22	89	12.00	12.35
18	12.00	20.91	54	12.00	15.01	90	12.00	12.33
19	12.00	20.91	55	12.00	17.92	91	12.00	16.28
20	. 12.00	20.91	56	12.00	14.59	92	12.00	12.29
21	12.00	20.91	57	12.00	15.36	93	12.00	13.52
22	12.00	20.91	58	12.00	14.04	94	12.00	12.27
23	12.00	20.91	59	12.00	14.82	95	12.00	13.50
24	12.00	20.91	60	12.00	13.53	96	12.00	12.25
25	12.00	20.91	61	12.00	13.46	97	12.00	12.24
26	12.00	20.91	62	12.00	14.61	98	12.00	13.49
27	12.00	20.91	63	12.00	13.34	99	12.00	12.24
28	12.00	20.91	64	12.00	14.49	100	12.00	13.50
29	12.00	20.91	65	12.00	13.24	101	12.00	12.25
30	12.00	20.66	66	12.00	13.17	102	12.00	12.26
31	12.00	21.17	67	12.00	17.00	103	12.00	16.36
32	12.00	19.36	68	12.00	13.05	104	12.00	12.29
33	12.00	19.52	69	12.00	14.20			
34	12.00	17.25	70	12.00	12.94			
35	12.00	18.60	71	12.00	14.08			
36	12.00	17.30	72	12.00	12.82			

Assumptions:

- 1. Run at Pricing Speed and to 10% Optional Termination
- 2. Fees include the Servicing Fee and the Mortgage Insurance Policy Premium for those loans covered under the Policy
- 3. Proceeds from swap included

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Excess	Interest	- Static	Indices

Pd	Excess Interest (%)	Pd	Excess Interest (%)	Pd	Excess Interest (%)
1	n/a	37	1.48	73	1.53
2	0.70	38	1.56	74	1.60
3	0.74	39	1.49	75	1.53
4	0.78	40	1.56	76	1.60
5	0.77	41	1.49	77	1.52
6	0.78	42	1.48	78	1.52
7	0.84	43	1.69	79	1.67
8	0.79	44	1.48	80	1.52
9	0.82	45	1.55	81	1.59
10	0.81	46	1.48	82	1.52
11	0.85	47	1.55	83	1.60
12	0.83	48	1.48	84	1.52
13	0.84	49	1.48	85	1.52
14	0.88	50	1.55	86	1.59
15	0.86	51	1.48	87	1.52
16	0.90	52	1.55	88	1.59
17	0.87	53	1.48	89	1.52
18	0.88	54	1.47	90	1.52
19	0.99	55	1.69	91	1.73
20	0.89	56	1.47	92	1.52
21	0.95	57	1.55	93	1.58
22	0.99	58	1.51	94	1.51
23	1.48	59	1.64	95	1.58
24	1.42	60	1.55	96	1.51
25	1.42	61	1.55	97	1.51
26	1.48	62	1.63	98	1.58
27	1.42	63	1.55	99	1.51
28	1.49	64	1.62	100	1.58
29	1.42	65	1.54	101	1.51
30	1.42	66	1.54	102	1.51
31	1.55	67	1.77	103	1.71
32	1.42	68	1.54	104	1.51
33	1.49	69	1.61		
34	1.48	70	1.53		
35	1.55	71	1.61		
36	1.48	72	1.53		

Assumptions:

- 1. Run at Pricing Speed and to 10% Optional Termination
- 2. Static Indices: 1-Month Libor; 3.56%; 6-Month Libor; 3.98%



Excess Interest - Forward Indices

Pd	Excess Interest (%)	Pd	Excess Interest (%)	Pd	Excess Interest (%)
1	n/a	37	1.13	73	1.15
2	0.70	38	1.21	74	1.24
3	0.73	39	1.11	75	1.14
4	0.76	40	1.19	76	1.23
5	0.73	41	1.11	77	1.14
6	0.73	42	1.10	78	1.13
7	0.79	43	1.36	79	1.33
8	0.73	44	1.08	80	1.13
9	0.76	45	1.16	81	1.22
10	0.73	46	1.06	82	1.13
11	0.76	47	1.16	83	1.24
12	0.73	48	1.06	84	1.14
13	0.72	49	1.06	85	1.14
14	0.74	50	1.15	86	1.23
15	0.70	51	1.05	87	1.14
16	0.72	52	1.14	88	1.23
17	0.66	53	1.05	89	1.14
18	0.64	54	1.04	90	1.13
19	0.76	55	1.32	91	1.41
20	0.61	56	1.03	92	1.13
21	0.66	57	1.13	93	1.22
22	0.66	58	1.10	94	1.13
23	1.11	59	1.30	95	1.22
24	1.04	60	1.19	96	1.13
25	1.05	61	1.19	97	1.13
26	1.14	62	1.28	98	1.22
27	1.07	63	1.18	99	1.12
28	1.17	64	1.28	100	1.21
29	1.09	65	1.18	101	1.13
30	1.10	66	1.17	102	1.12
31	1.27	67	1.47	103	1.39
32	1.11	68	1.16	104	1.12
33	1.20	. 69	1.26		
34	1.16	70	1.15		
35	1.24	71	1.26		
36	1.14	72	1.15		

Assumptions:

- 1. Run at Pricing Speed and to 10% Optional Termination
- 2. Run using 1-Month Libor and 6-Month Libor Forward Indices

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Total Co	llateral Summary	
Collateral statistics for the Mortgage Loans listed be	low are as of the Cutoff Date.	_
	Collateral Summary	Ranges (if applicable)
Total Number of Loans	3,995	
Total Outstanding Loan Principle Balance	\$1,071,738,004	\$26,033 - \$2,000,000
Average Outstanding Loan Principal Balance	\$ 268,270	
WA Coupon	6.204%	3.875% - 12.000%
WA Remaining Term (mo.)	354	175-359
WA LTV	75.57%	10.61% - 100.00%
WA CLTV**	84.04%	10.61% - 100.00%
WA FICO*	701	524-821
WA Seasoning (mo.)	3	1-10
Interest Only Loans	76.84%	
1st Liens	100.00%	
2 ^{ad} Liens	0.00%	
Simultaneous 2 nd Liens	48.17%	
Loan Type		
ARM	61.84%	
Fixed	38.16%	
Geographic Distribution		
	CA 47.28%	
en e	GA 13.70%	en e
	NJ 7.36%	
ARM Characteristics	•	
Gross Margin	3.098%	1.250% - 8.400%
Initial Periodic Cap	3.943%	1.000% - 6.000%
Subsequent Periodic Cap	1.001%	1.000% - 2.000%
Lifetime Maximum Rate	11.817%	9.625% - 18.750%
Lifetime Minimum Rate	3.214%	1.250% - 9.875%

^{*}Zero Values Excluded

^{**}WA Combined LTV is defined as the Loan-to-Value Ratios of the First Lien Mortgage Loans and Combined Loan-to-Value Ratios of the Second Lien Mortgage Loans.



COLLATERAL TABLES - TOTAL POOL

Original Principal Balances of Mortgage

		Aggregate	% of Aggregate					
D (0)	Number of	9 ·· · · · · · · ·	Original Principal	Average	WA	****	WA	****
Range (\$)	Loans	Balance	Balance	Balance	Coupon*	WA LTV*	FICO*	10 %
25,000.01 - 50,0	000.00 19	841,824	0.08	44,307	7.130	59.21	709	36.38
50,000.01 - 75,0	00,000	4,431,436	0.41	65,168	6.807	69.88	704	49.78
75,000.01 - 100,	000,00 223	3 20,023,714	1.87	89,792	6.570	72.82	697	59.74
100,000.01 - 125	,000.00 360	40,998,897	3.82	113,886	6.585	76.94	702	66.48
125,000.01 - 150	,000.00 414	57,052,029	5.32	137,807	6.411	76.55	704	75.56
150,000.01 - 175	,000.00 338	54,713,571	5.10	161,874	6.388	76.78	699	70.97
175,000.01 - 200	,000.00 316	59,283,777	5.52	187,607	6.362	76.72	695	67.28
200,000.01 - 225	,000.00 264	56,124,566	5.23	212,593	6.264	76.17	692	73.19
225,000.01 - 250	,000.00 243	57,984,228	5.40	238,618	6.161	75.78	698	74.99
250,000.01 - 275	,000.00 227	59,512,381	5.55	262,169	6.237	76.48	695	74.12
275,000.01 - 300	,000.00 227	65,442,007	6.10	288,291	6.155	75.98	698	75.70
300,000.01 - 325	,000.00 166	51,982,122	4.84	313,145	6.147	77.04	696	77.73
325,000.01 - 359	,650.00 223	76,604,778	7.14	343,519	6.127	76.56	698	74.43
359,650.01 - 500	,000.00 595	252,764,336	23.55	424,814	6.144	77.10	699	77.47
500,000.01 - 1,000	0,000.00 294	188,975,829	17.61	642,775	6.082	73.77	711	86.43
1,000,000.01 - 1,25	60,000.00	4,280,100	0.40	1,070,025	5.797	63.73	736	100.00
1,250,000.01 - 1,50	0,000.00	8,082,000	0.75	1,347,000	5.993	54.88	685	84.32
1,500,000.01 - 1,75	0,000.00	4,793,300	0.45	1,597,767	5.728	45.45	743	100.00
1,750,000.01 - 2,00	0,000.00	9,299,250	0.87	1,859,850	5.727	62.48	736	100.00
Total:	3,995	1,073,190,145	100.00%	268,633	6.204	75.56%	701	76.74%

^{*}weighted by original balance

Principal Balances of Mortgage Loans as of Cutoff Date

w			Aggregate	% of Aggregate					
		Number of		Principal Balance as	Average	WA		WA	
Range (\$)		Loans	as of Cut-off Date	of Cut-off Date	Balance	Coupon	WA LTV	FICO	IO %
25,000.01 -	50,000.00	19	838,522	0.08	44,133	7.128	59.21	709	36.53
50,000.01 -	75,000.00	69	4,490,960	0.42	65,086	6.791	70.04	705	49.12
75,000.01 -	100,000.00	222	19,899,154	1.86	89,636	6.573	72.79	697	60.11
100,000.01 -	125,000.00	362	41,164,069	3.84	113,713	6.583	77.00	702	66.21
125,000.01 -	150,000.00	413	56,860,494	5.31	137,677	6.416	76.52	704	75.82
150,000.01 -	175,000.00	346	56,048,153	5.23	161,989	6.392	76.97	699	69.28
175,000.01 -	200,000.00	309	57,985,477	5.41	187,655	6.349	76.58	695	68.78
200,000.01 -	225,000.00	265	56,306,369	5.25	212,477	6.270	75.97	692	72.95
225,000.01 -	250,000.00	240	57,228,382	5.34	238,452	6.155	75.96	698	75.98
250,000.01 -	275,000.00	231	60,519,018	5.65	261,987	6.237	76.33	694	72.89
275,000.01 -	300,000.00	225	64,845,908	6.05	288,204	6.149	76.04	699	76.40
300,000.01 -	325,000.00	166	51,954,911	4.85	312,981	6.153	76.90	696	77.77
325,000.01 -	359,650.00	223	76,562,921	7.14	343,331	6.127	76.77	697	74.47
359,650.01 -	500,000.00	594	252,252,885	23.54	424,668	6.143	77.10	699	77.63
500,000.01 -	1,000,000.00	293	188,341,054	17.57	642,802	6.082	73.75	711	86.72
1,000,000.01 -	1,250,000.00	4	4,280,100	0.40	1,070,025	5.797	63.73	736	100.00
1,250,000.01 -	1,500,000.00	6	8,067,079	0.75	1,344,513	5.994	54.88	685	84.48
1,500,000.01 -	1,750,000.00	3	4,793,300	0.45	1,597,767	5.728	45.45	743	100.00
1,750,000.01 -	2,000,000.00	5	9,299,250	0.87	1,859,850	5.727	62.48	736	100.00
Total:		3,995	1,071,738,004	100.00%	268,270	6.204	75.57%	701	76.84%



COLLATERAL TABLES - TOTAL POOL (continued)

Current Mortgage Rates of Mortgage Loans

		Aggregate Principal	% of Aggregate					
	Number of	Balance as of Cut-	Principal Balance as	Average	WA		WA	
Mortgage Rates (%)	Loans	off Date	of Cut-off Date	Balance	Coupon	WA LTV	FICO	IO %
3.500 - 3.999	1	274,899	0.03	274,899	3.875	80.00	707	100.00
4.000 - 4.499	3	634,735	0.06	211,578	4.205	74.39	694	100.00
4.500 - 4.999	50	17,797,984	1.66	355,960	4.775	75.34	736	92.40
5.000 - 5.499	276	88,608,468	8.27	321,045	5.214	71.15	728	88.05
5.500 - 5.999	1,049	330,080,541	30.80	314,662	5.767	72.57	714	78.27
6.000 - 6.499	1,108	292,593,480	27.30	264,074	6.206	75.63	698	76.30
6.500 - 6.999	931	218,849,566	20.42	235,069	6.672	78.40	685	73.66
7.000 - 7.499	314	70,732,992	6.60	225,264	7.173	79.89	683	77.91
7.500 - 7.999	189	37,459,810	3.50	198,200	7.679	84.18	670	57.52
8.000 - 8.499	49	9,937,458	0.93	202,805	8.161	82.66	662	61.34
8.500 - 8.999	20	3,935,876	0.37	196,794	8.681	84.30	658	48.70
9.000 - 9.499	2	272,200	0.03	136,100	9.293	98.05	618	100.00
9.500 - 9.999	1	400,000	0.04	400,000	9.875	94.12	609	100.00
10.000 - 10.499	1	133,964	0.01	133,964	10.000	80.00	656	0.00
12.000 - 12.499	1	26,033	0.00	26,033	12.000	16.00	631	0.00
Total:	3,995	1,071,738,004	100.00%	268,270	6.204	75.57%	701	76.84%

Original Term to Maturity of Mortgage Loans

Original Term (mos)		Aggregate Principal Balance as of Cut- off Date	% of Aggregate Principal Balance as of Cut-off Date	Average Balance	WA Coupon	WA LTV	WA FICO	10 %
180 or less	68	16,154,585	1.51	237,567	5.709	60.46	707	11.64
181 - 240	14	3,761,582	0.35	268,684	5.996	59.72	682	0.00
301 - 360	3,913	1,051,821,838	98.14	268,802	6,212	75.86	701	78.12
Total:	3,995	1.071.738.004	100.00%	268,270	6.204	75.57%	701	76.84%

Stated Remaining Term to Maturity of Mortgage Loans

Remaining Term (mos)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Average Balance	WA Coupon	WA_LTV	WA FICO	IO %_
180 or less	68	16,154,585	1.51	237,567	5.709	60.46	707	11.64
181 - 240	14	3,761,582	0.35	268,684	5.996	59.72	682	0.00
301 - 360	3,913	1,051,821,838	98.14	268,802	6.212	75.86	701	78.12
Total:	3,995	1,071,738,004	100.00%	268,270	6.204	75.57%	701	76.84%

Seasoning of Mortgage Loans

Seasoning (mos)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Average Balance	WA Coupon	WA LTV	WA FICO	ю %_
0-6	3,990	1,070,783,841	99.91	268,367	6.204	75.57	701	76.91
7-12	5	954,163	0.09	190,833	6.388	77.68	597	0.00
Total:	3,995	1,071,738,004	100.00%	268,270	6.204	75.57%	701	76.84%



COLLATERAL TABLES – TOTAL POOL (continued)

Loan-to-Value Ratios of Mortgage Loans**

	Number of	Aggregate Principal Balance	% of Aggregate Principal Balance as	Average	WA		WA	
LTVs (%)	Loans	as of Cut-off Date	of Cut-off Date	Balance	Coupon	WA LTV	FICO	IO %
25.00 or less	20	3,548,699	0.33	177,435	6.463	18.37	699	<i>7</i> 7.73
25.01 - 30.00	18	3,128,082	0.29	173,782	5.607	26.88	731	29.33
30.01 - 35.00	17	3,685,968	0.34	216,822	5.963	32.69	683	61.25
35.01 - 40.00	34	9,263,743	0.86	272,463	5.739	37.95	725	55.80
40.01 - 45.00	47	13,019,227	1,21	277,005	5.855	42.71	710	58.14
45.01 - 50.00	71	17,490,680	1.63	246,348	5.874	47.63	, 728	49.22
50.01 - 55.00	82	28,412,328	2.65	346,492	5.907	52.59	719	63.72
55.01 - 60.00	116	36,078,513	3.37	311,022	5.874	57.98	697	60.19
60.01 - 65.00	188	60,226,363	5.62	320,353	5.893	63.77	704	66.62
65.01 - 70.00	256	70,622,806	6.59	275,870	6.155	69.19	702	74.55
70.01 - 75.00	246	70,116,584	6.54	285,027	6.263	73.66	704	73.59
75.01 - 80.00	2,418	642,222,609	59.92	265,601	6.176	79.75	703	83.68
80.01 - 85.00	70	21,649,718	2.02	309,282	6.616	84.34	647	56.19
85.01 - 90.00	262	62,454,278	5.83	238,375	6.870	89.59	668	62.95
90.01 - 95.00	118	23,097,286	2.16	195,740	7.095	94.81	695	74.68
95.01 -100.00	32	6,721,120	0.63	210,035	6.465	99.85	726	88.31
Total:	3,995	1,071,738,004	100.00%	268,270	6.204	75.57%	701	76.84%

^{*} References to loan-to-value ratios are references to combined loan-to-value ratios with respect to second lien Mortgage Loans.

Occupancy Status of Mortgage Loans

Occupancy Status	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Average Balance	WA Coupon	WA LTV	WA FICO	10 %
Investor Occupied	679	133,249,327	12,43	196,243	6.575	74.01	713	68.84
Owner Occupied	3,140	898,959,020	83.88	286,293	6.129	75. 7 3	699	<i>77.7</i> 1
Second Home	176	39,529,658	3.69	224,600	6.658	77.17	702	83.97
Total:	3,995	1,071,738,004	100.00%	268,270	6.204	75.57%	701	76.84%

Property Type of Mortgage Loans

Property Types	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Average Balance	WA Coupon	WA LTV	WA FICO	ю %
Single Family	2,216	627,624,708	58.56	283,224	6.165	74.31	699	75.03
Pud	1,131	264,073,722	24.64	233,487	6.221	78.02	703	84.44
Condo	377	91,931,306	8.58	243,850	6.178	78.16	710	89.51
2-4 Family	271	88,108,269	8.22	325,123	6.455	74.44	696	53.78
Total:	3,995	1.071.738.004	100.00%	268.270	6,204	75.57%	701	76.84%



COLLATERAL TABLES - TOTAL POOL (continued)

Loan Purpose of Mortgage Loans

Loan Purpose	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Average Balance	WA Coupon	WA LTV	WA FICO	10 %
Cash Out Refi	1,197	364,779,379	34.04	304,745	6.239	70.63	684	64.37
Purchase	2,539	628,366,912	58.63	247,486	6.225	79.10	709	84.16
Rate & Term Refi	259	78,591,713	7.33	303,443	5.867	70.24	715	76.18
Total:	3.995	1.071.738.004	100.00%	268,270	6.204	75.57%	701	76.84%

Document Type of Mortgage

	Number of	Aggregate Principal Balance	% of Aggregate Principal Balance as	Average	WA		WA	
Document Type	Loans	as of Cut-off Date	of Cut-off Date	Balance	Coupon	WA LTV	FICO	Ю %_
Full Documentation Provided	923	231,999,530	21.65	251,354	6.004	77.39	712	76.92
No Income / No Asset	542	131,998,171	12.32	243,539	6.263	67.01	703	62.48
No Ratio	285	86,079,730	8.03	302,034	6,332	73.77	708	84.05
Stated Income / Stated Asset	860	232,925,317	21.73	270,843	6.414	77.33	681	63.83
Stated Income / Verified								
Assets	1,385	388,735,257	36.27_	280,675	6.148	76.73	704	87.87
Total:	3,995	1,071,738,004	100.00%	268,270	6.204	75.57 %	701	76.84%



COLLATERAL TABLES - TOTAL POOL (continued)

Product Type of Mortgage Loans

Product Type	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Average Balance	WA Coupon	WA LTV	WA FICO	10 %
	34		1.07	337,572	5.671	74.44	754	100.00
10/6 Arm (IO)	_			•				
15Y Fixed Amort	67	,	1.33	213,054	5.835	57.89	700	0.00
15Y Fixed Amort (IO)	1	_,,	0.18	1,880,000	4.750	80.00	755	100.00
20Y Fixed Amort	14	-,,	0.35	268,684	5.996	59.72	682	0.00
2/6 MONTH LIBOR	197	46,259,160	4.32	234,818	6.805	82.23	648	0.00
2/6 MONTH LIBOR - 24								
MONTH IO	8	2,427,350	0.23	303,419	6.479	80.09	706	100.00
2/6 MONTH LIBOR - 60								
MONTH IO	116	35,944,676	3.35	309,868	6.465	80.62	656	100.00
2/6 MONTH LIBOR -120				•				
MONTH IO	683	,,	17.90	280,892	6.126		692	100.00
30Y Fixed Amort	696	158,933,618	14.83	228,353	6.292	70.97	704	0.00
30Y Fixed Amort (IO)	815	230,126,831	21.47	282,364	6.300	72.36	707	100.00
3/6 MONTH LIBOR	30	7,342,679	0.69	244,756	6.639	77.49	673	0.00
3/6 MONTH LIBOR - 24								
MONTH IO	1	300,667	0.03	300,667	5.875	80.00	741	100.00
3/6 MONTH LIBOR - 36		•						
MONTH IO	20	7,274,650	0.68	363,733	6.319	78.30	684	100.00
3/6 MONTH LIBOR - 60								
MONTH IO	22	6,717,954	0.63	305,362	6.382	78.67	681	100.00
3/6 MONTH LIBOR -120								
MONTH IO	112	32,232,351	3.01	287,789	5.980	76.27	716	100.00
5/6 MONTH LIBOR	58	13,659,992	1.27	235,517	6.269	74.03	705	0.00
5/6 MONTH LIBOR - 36								
MONTHIO	2	584,650	0.05	292,325	5.991	81.71	664	100.00
5/6 MONTH LIBOR - 60								
MONTH IO	118	43,752,175	4.08	370,781	6.079	77.8 6	707	100.00
5/6 MONTH LIBOR -120								
MONTHIO	833	205,436,290	19.17	246,622	6.152		710	100.00
6 Mo Libor Arm	6	1,859,150	0.17	309,858	6.013	78.83	695	0.00
6 Mo Libor Arm (IO)	90	30,327,235	2.83	336,969	5.697	75.52	712	100.00
7/6 MONTH LIBOR	8	2,122,915	0.20	265,364	5.810	75.28	754	0.00
7/6 MONTH LIBOR - 84								
MONTH IO	16	5,792,150	0.54	362,009	5.699	74.34	724	100.00
7/6 MONTH LIBOR -120								
MONTH IO	48	17,400,956	1.62	362,520	5.773	75.51	734	100.00
Total:	3,995	1,071,738,004	100.00%	268,270	6.204	75.57%	701	76.84%



COLLATERAL TABLES - TOTAL POOL (continued)

Index Type of Mortgage Loans

Index Type	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Average Balance	WA Coupon	WA LTV	WA FICO	ю %
6 Mo Libor	2,402	662,761,389	61.84	275,921	6.162	78.24	698	89.25
Fixed	1,593	408,976,615	38.16	256,734	6.271	71.23	706	56.73
Total:	3,995	1,071,738,004	100.00%	268,270	6.204	75.57%	701	76.84%

Geographical Distribution of Mortgages Loans

State	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Average Balance	WA Coupon	WA LTV	WA FICO	10 %
California	1,442	506,725,674	47.28	351,405	5.984	73.11	705	80.86
Georgia	768	146,850,354	13.70	191,211	6.024	78.91	718	87.64
New Jersey	262	78,931,738	7.36	301,266	6.590	77.95	680	62.21
New York	205	70,711,786	6.60	344,936	6.415	74.31	683	53.31
Florida	315	63,726,687	5.95	202,307	6.699	79.46	699	84.54
Nevada	91	22,379,685	2.09	245,931	6.152	77.38	704	91.54
Arizona	108	21,727,167	2.03	201,177	6.455	78.90	697	77.26
Massachusetts	64	20,175,541	1.88	315,243	6.631	74.63	686	59.84
Washington	70	16,986,989	1.58	242,671	6.058	80.15	691	86.98
Colorado	56	14,372,005	1.34	256,643	6.521	77.05	705	96.29
Texas	102	13,721,883	1.28	134,528	6.654	79.28	699	44.69
Connecticut	44	11,584,559	1.08	263,285	6.370	71.37	690	52.93
Michigan	56	10,328,042	0.96	184,429	6.727	78.03	691	73.79
Maryland	43	9,791,052	0.91	227,699	6.710	78.93	670	60.18
Pennsylvania	49	7,625,080	0.71	155,614	6.703	79.50	689	38.02
Other	320	56,099,762	5.23	175,312	6.622	7 7.75	694	67.30
Total:	3,995	1,071,738,004	100.00%	268,270	6.204	75.57%	701	76.84%

Original Prepayment Penalty Term

Original Prepayment Penalty Term*	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Average Balance	WA Coupon	WA LTV	WA FICO	IO %_
0	1,084	307,510,391	28.69	283,681	6.439	76.22	697	70.30
6	34	12,398,483	1.16	364,661	5.952	68.72	730	83.78
12	313	104,825,285	9.78	334,905	6.248	73.49	696	69.72
24	958	250,438,622	23.37	261,418	6.153	78.32	693	88.04
36	1,322	323,741,950	30.21	244,888	6.083	73.48	705	74.44
60	284	72,823,273	6.79	256,420	5.899	76.80	728	85.69
Total:	3,995	1,071,738,004	100.00%	268,270	6.204	75.57%	701	76.84%



COLLATERAL TABLES - TOTAL POOL (continued)

Fico Scores of Mortgage Loans

Tin Comm	Number of	-	% of Aggregate Principal Balance as	Average	WA	15/A T 17/5/	WA	TO 1/
Fico Scores	Loans	as of Cut-off Date	of Cut-off Date	Balance	Coupon	WA LTV	FICO	IO %
501 - 525	. 1	255,122	0.02	255,122	8.950	80.00	524	0.00
526 - 550	2	461,845	0.04	230,922	8.212	80.84	5 44	0.00
551 - 575	4	1,114,889	0.10	278,722	6.713	74.96	562	0.00
576 - 600	67	16,214,634	1.51	242,009	6.828	79.84	589	37.48
601 - 625	. 155	42,238,558	3.94	272,507	6.714	80.65	616	56.89
626 - 650	497	123,559,147	11.53	248,610	6.508	75.50	639	70.72
651 - 675	649	166,772,354	15.56	256,968	6.369	76.44	664	78.40
676 - 700	752	203,837,736	19.02	271,061	6.209	76.12	688	80.81
701 - 725	603	170,808,604	15.94	283,265	6.098	75.25	713	80.62
726 - 750	524	139,437,619	13.01	266,102	5.986	75.41	738	80.07
751 - 775	418	118,270,134	11.04	282,943	5.951	74.06	763	81.55
776 - 800	. 271	75,735,636	7.07	279,467	5.955	72.51	786	72.80
801 - 825	52	13,031,728	1.22	250,610	5.979	71.65	807	73.66
Total:	3,995	1,071,738,004	100.00%	268,270	6.204	75.57%	701	76.84%

Margins of Adjustable Rate Mortgage Loans

Margins (%)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Average Balance	WA Coupon	WA LTV	WA FICO	10 %
1.000 - 1.499	1	150,400	0.02	150,400	4.250	80.00	659	100.00
2.000 - 2.499	1,062	274,530,679	41.42	258,503	6.002	77.00	716	94.95
2.500 - 2.999	635	193,610,330	29.21	304,898	6.103	78.35	695	94.69
3.000 - 3.499	264	66,894,166	10.09	253,387	6.081	76.57	709	95.73
3.500 - 3.999	79	28,106,711	4.24	355,781	6.211	75.95	696	91.28
4.000 - 4.499	18	6,436,296	0.97	357,572	6.676	77.94	705	85.39
4.500 - 4.999	16	5,109,562	0.77	319,348	5.680	81.17	657	55.73
5.000 - 5.499	75	22,780,823	3.44	303,744	6.257	81.51	669	63.10
5.500 - 5.999	117	31,624,714	4.77	270,297	6.675	82.44	639	52.87
6.000 - 6.499	49	12,491,724	1.88	254,933	7.066	86.09	627	57.11
6.500 - 6.999	58	13,996,098	2.11	241,312	7.282	86.69	631	55.44
7.000 - 7.499	20	5,379,269	0.81	268,963	7.902	86.58	628	55.33
7.500 - 7.999	7	1,484,618	0.22	212,088	8.705	86.73	631	13.94
8.000 - 8.499	1	166,000	0.03	166,000	9.400	100.00	581	100.00
Total:	2.402	662,761,389	100.00%	275,921	6.162	78.24%	698	89.25%



COLLATERAL TABLES - TOTAL POOL (continued)

Next Rate Change Dates of Adjustable Rate Mortgage Loans

Next Rate Change Dates	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Average Balance	WA Coupon	WA LTV	WA FICO	ю %
October 1, 2005	21			352,099	5.187	78.05	716	97.12
November 1, 2005	26			299,337	5.754	74.69	707	85.27
December 1, 2005	33	• •		332,698	6.028	79.07	711	95.45
January 1, 2006	13	5,245,733	0.79	403,518	5.867	66.23	706	100.00
February 1, 2006	1	447,200	0.07	447,200	5.250	80.00	733	100.00
March 1, 2006	2	337,600	0.05	168,800	4.458	80.00	715	100.00
February 1, 2007	2	646,342	0.10	323,171	6.153	75.83	609	0.00
March 1, 2007	2	649,980	0.10	324,990	6.563	81.45	681	0.00
April 1, 2007	39	10,855,114	1.64	278,336	6.205	78.33	677	82.67
May 1, 2007	86	23,184,128	3.50	269,583	6.343	77.99	678	81.98
June 1, 2007	331	90,631,843	13.67	273,812	6.258	79.28	678	82.26
July 1, 2007	323	86,736,731	13.09	268,535	6.268	80.19	682	88.98
August 1, 2007	221	63,775,979	9.62	288,579	6.344	81.49	681	79.20
November 1, 2007	1	104,867	0.02	104,867	4.625	91.05	598	0.00
February 1, 2008	1	88,295	0.01	88,295	7.586	85.00	589	0.00
April 1, 2008	13	3,468,406	0.52	266,800	5.975	75.90	714	88.57
May 1, 2008	45	15,007,215	2.26	333,494	6.196	75.16	711	83.73
June 1, 2008	60	19,905,406	3.00	331,757	6.208	76.67	698	90.08
July 1, 2008	44	10,369,708	1.56	235,675	6.099	79.30	694	87.50
August 1, 2008	21	4,924,404	0.74	234,495	6.181	79.81	695	78.90
March 1, 2010	2	511,600	0.08	255,800	5.936	78.71	695	100.00
April 1, 2010	30	6,598,933	1.00	219,964	6.049	77.74	720	90.39
May 1, 2010	105	31,376,158	4.73	298,821	6.210	77.35	703	94.39
June 1, 2010	367	101,143,117	15.26	275,594	6.081	77.00	713	93.76
June 30, 2010	1	449,000	0.07	449,000	5.875	68.57	683	100.00
July 1, 2010	294	72,531,449	10.94	246,706	6.160	77.65	708	96.00
August 1, 2010	212	50,822,851	7.67	239,730	6.231	78.37	705	95.97
May 1, 2012	4	1,285,800	0.19	321,450	5.671	68.94	720	100.00
June 1, 2012	34	11,662,834	1.76	343,025	5.676	74.83	734	93.93
July 1, 2012	16	7,089,187	1.07	443,074	6.025	73.22	741	85 <i>.7</i> 7
August 1, 2012	18	5,278,200	0.80	293,233	5.606	80.31	726	92.31
June 1, 2015	22	7,770,158	1.17	353,189	5.687	75.07	760	100.00
July 1, 2015	10	3,169,800	0.48	316,980	5.676	73.87	743	100.00
August 1, 2015	2	537,500	0.08	268,750	5.413	68.69	737	100.00
Total:	2,402	662,761,389	100.00%	275,921	6.162	78.24%	698	89.25%



COLLATERAL TABLES - TOTAL POOL (continued)

Maximum Mortgage Rates of Adjustable Rate Mortgage Loans

No. 1 and American Police (III)	Number of		% of Aggregate Principal Balance as	Average	WA	NALA KOMKY	WA	TO 0 /
Maximum Mortgage Rates (%)	Loans	as of Cut-off Date	of Cut-off Date	Balance	Coupon	WA LTV	FICO	IO %
9.500 - 9.999	11			338,229	4.795	73.62	744	97.18
10.000 - 10.499	85	24,250,218	3.66	285,297	5.183	75.33	736	100.00
10.500 - 10.999	314	92,680,472	13.98	295,161	5.639	76.18	711	95.52
11.000 - 11.499	432	112,636,069	16.99	260,732	5.834	77. 55	711	94.29
11.500 - 11.999	594	170,920,394	25.79	287,745	6.004	<i>7</i> 7.17	708	93.69
12.000 - 12.499	442	122,468,174	18.48	277,077	6.362	78.69	687	88.64
12.500 - 12.999	299	79,962,179	12.07	267,432	6.722	80.28	673	<i>7</i> 7.78
13.000 - 13.499	108	25,501,079	3.85	236,121	7.270	82.55	665	78.91
13.500 - 13.999	81	20,185,042	3.05	249,198	7.659	86.43	657	57.71
14.000 - 14.499	14	3,690,779	0.56	263,627	7.907	84.39	634	52.45
14.500 - 14.999	10	2,463,089	0.37	246,309	8.461	84.33	630	39.12
15.000 - 15.499	2	272,200	0.04	136,100	9.293	98.05	618	100.00
15.500 - 15.999	1	400,000	0.06	400,000	9.875	94.12	609	100.00
16.500 - 16.999	1	676,000	0.10	676,000	4.875	80.00	659	100.00
17.000 - 17.499	1	331,750	0.05	331,750	5.250	79.00	687	100.00
17.500 - 17.999	1	158,740	0.02	158,740	5.625	80.00	704	0.00
18.000 - 18.499	3	1,499,197	0.23	499,732	6.140	74.69	688	84.39
18.500 - 18.999	3	945,493	0.14	315,164	6.714	80.00	693	43.35
Total:	2,402	662,761,389	100.00%	275,921	6.162	78.24%	698	89.25%

Minimum Mortgage Rates of Adjustable Rate Mortgage Loans

		Aggregate	% of Aggregate					
	Number of		Principal Balance as	Average	WA		WA	
Minimum Mortgage Rates (%)	Loans	as of Cut-off Date	of Cut-off Date	Balance ·	Coupon	WA LTV	FICO	10 %
1.000 - 1.499	1	150,400	0.02	150,400	4.250	80.00	659	100.00
2.000 - 2.499	1,062	274,530,679	41.42	258,503	6.002	77.00	716	94.95
2.500 - 2.999	635	193,610,330	29.21	304,898	6.103	78.35	695	94.69
3.000 - 3.499	264	66,894,166	10.09	253,387	6.081	76.57	709	95.73
3.500 - 3.999	79	28,106,711	4,24	355,781	6.211	75.95	696	91.28
4.000 - 4.499	16	5,817,096	0.88	363,569	6.814	77.72	704	83.83
5.000 - 5.499	19	5,805,600	0.88	305,558	6.161	78.93	700	100.00
5.500 - 5.999	27	8,736,385	1.32	323,570	5.822	81.10	660	64.40
6.000 - 6.499	70	20,599,784	3.11	294,283	6.263	81.76	648	51.40
6.500 - 6.999	124	32,399,761	4.89	261,288	6.743	83.01	640	54.31
7.000 - 7.499	40	10,000,545	1.51	250,014	7.184	85.14	629	62.53
7.500 - 7.999	49	12,320,393	1.86	251,437	7.659	89.38	630	47.27
8.000 - 8.499	8	1,881,745	0.28	235,218	8.273	87.67	607	17.94
8.500 - 8.999	6	1,341,794	0.20	223,632	8.740	86.38	628	15.43
9.000 - 9.499	1	166,000	0.03	166,000	9.400	100.00	581	100.00
9.500 - 9.999	1	400,000	0.06	400,000	9.875	94.12	609	100.00
Total:	2,402	662,761,389	100.00%	275,921	6.162	78.24%	698	89.25%



COLLATERAL TABLES - TOTAL POOL (continued)

Initial Periodic Rate Caps of Adjustable Rate Mortgage Loans

Initial Periodic Rate Caps (%)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Average Balance	WA Coupon	WA LTV	WA FICO	ю %
1.00	87	28,278,179	4.27	325,037	5.725	76.17	713	96.34
1.50	4	1,093,084	0.16	273,271	6.471	76.83	648	80.73
2.00	54	17,458,377	2.63	323,303	6.061	77.88	705	92.42
3.00	1,104	303,151,572	45.74	274,594	6.282	79.68	681	83.29
5.00	935	237,625,132	35.85	254,145	6.174	78.05	706	95.11
6.00	218	75,155,046	11.34	344,748	5.823	73.94	732	91.45
Total:	2,402	662,761,389	100.00%	275,921	6.162	78.24%	698	89.25%

Subsequent Periodic Rate Caps of Adjustable Rate Mortgage Loans

Subsequent Periodic Rate Caps	Number of	Aggregate Principal Balance	% of Aggregate Principal Balance as	Average	WA		WA	
(%)	Loans	as of Cut-off Date	of Cut-off Date	Balance	Coupon	WA LTV	FICO	IO %
1.00	2,401	662,241,389	99.92	275,819	6.161	78.24	698	89.24
2.00	1	520,000	0.08	520,000	7.850	80.00	702	100.00
Total:	2,402	662,761,389	100.00%	275.921	6.162	78.24%	698	89.25%



Group I Mortgage Loan Collateral Summary Collateral statistics for the Mortgage Loans listed below are as of the Cutoff Date. Collateral Summary Ranges (if applicable) **Total Number of Loans** 2,780 Total Outstanding Loan Principal Balance \$845,156,398 \$26,033 - \$2,000,000 Average Outstanding Loan Principal Balance \$304,013 WA Coupon 6.142% 3.875% - 12.000% WA Remaining Term (mo.) 354 175-359 WA LTV 76.25% 16.00% - 100.00% 85.15% WA CLTV** 16.39% - 100.00% WA FICO* 701 524 - 816 3 1-10 WA Seasoning (mo.) Interest Only Loans 83.52% 1st Liens 100.00% 2nd Liens 0.00% Simultaneous 2nd Liens 50.84% Loan Type ARM 78.42% **Fixed** 21.58% Geographic Distribution CA 51.36% GA 12.46% NJ 7.86% **ARM Characteristics Gross Margin** 3.098% 1.250% - 8.400% **Initial Periodic Cap** 3.943% 1.000% - 6.000% 1.001% 1.000% - 2.000% Subsequent Periodic Cap Lifetime Maximum Rate 11.817% 9.625% - 18.750% 1.250% - 9.875% 3.214% Lifetime Minimum Rate

^{*}Zero Values Excluded

^{**}WA Combined LTV is defined as the Loan-to-Value Ratios of the First Lien Mortgage Loans and Combined Loan-to-Value Ratios of the Second Lien Mortgage Loans.



COLLATERAL TABLES – ADJUSTABLE RATE MORTGAGE LOANS

Original Principal Balances of Mortgage Loans

			% of Aggregate					
P (f)	Number of	Aggregate Original	Original Principal Balance	Average	WA	WA	WA	TO 0/
Range (\$)	Loans	Principal Balance		Balance	Coupon*	LTV*	FICO*	Ю %
25,000.01 - 50,000.00	6	251,649	0.03	41,942	7.385	71.85	703	35.76
50,000.01 - 75,000.00	18	1,099,250	0.13	61,069	6.500	72.30	696	61.75
75,000.01 - 100,000.00	119	10,829,474	1.28	91,004	6.470	73.64	697	80.00
100,000.01 - 125,000.00	174	19,940,551	2.36	114,601	6.507	77.96	701	80.93
125,000.01 - 150,000.00	253	34,891,450	4.12	137,911	6.313	78.53	703	87.31
150,000.01 - 175,000.00	210	34,009,772	4.02	161,951	6.294	77.87	698	83.33
175,000.01 - 200,000.00	210	39,446,613	4.66	187,841	6.305	78.29	698	74.51
200,000.01 - 225,000.00	159	33,840,148	4.00	212,831	6.173	78.41	693	84.21
225,000.01 - 250,000.00	178	42,440,481	5.02	238,430	6.083	77.43	696	84.36
250,000.01 - 275,000.00	145	38,019,409	4.49	262,203	6.126	78.34	692	85.59
275,000.01 - 300,000.00	155	44,689,298	5.28	288,318	6.103	78.28	694	84.39
300,000.01 - 325,000.00	120	37,554,585	4.44	312,955	6.105	79.14	693	85.02
325,000.01 - 359,650.00	155	53,123,954	6.28	342,735	6.072	77.88	695	85.24
359,650.01 - 500,000.00	568	241,610,276	28.56	425,370	6.142	77.33	698	79.66
500,000.01 - 1,000,000.00	292	187,754,829	22.19	642,996	6.080	73.76	711	86.63
1,000,000.01 - 1,250,000.00	4	4,280,100	0.51	1,070,025	5.797	63.73	736	100.00
1,250,000.01 - 1,500,000.00	6	8,082,000	0.96	1,347,000	5.993	54.88	685	84.32
1,500,000.01 - 1,750,000.00	3	4,793,300	0.57	1,597,767	5.728	45.45	743	100.00
1,750,000.01 - 2,000,000.00	5	9,299,250	1.10	1,859,850	5.727	62.48	736	100.00
Total:	2,780	845,956,389	100.00%	304,301	6.142	76.25%	701	83.44%

^{*}weighted by original balance

Principal Balances of Mortgage Loans as of Cutoff Date

			Aggregate Principal	% of Aggregate					
		Number of	Balance as of Cut-off I	•	Average	WA		WA	
Range (\$)		Loans	Date	of Cut-off Date	Balance	Coupon	WA LTV	FICO	IO %
25,000.01 -	50,000.00	6	250,904	0.03	41,817	7.378	71.92	703	35.87
50,000.01 -	75,000.00	19	1,170,814	0.14	61,622	6.461	72.77	698	57.98
75,000.01 -	100,000.00	118	10,739,290	1.27	91,011	6.474	73.60	696	80.67
100,000.01 -	125,000.00	176	20,167,489	2.39	114,588	6.504	78.05	700	80.01
125,000.01 -	150,000.00	251	34,611,110	4.10	137,893	6.313	78.49	704	88.01
150,000.01 -	175,000.00	213	34,498,976	4.08	161,967	6.288	77.90	699	82.15
175,000.01 -	200,000.00	207	38,851,953	4.60	187,691	6.310	78.27	698	75.65
200,000.01 -	225,000.00	160	34,030,475	4.03	212,690	6.171	78.24	693	83.74
225,000.01 -	250,000.00	1 7 7	42,181,932	4.99	238,316	6.084	77.57	697	84.87
250,000.01 -	275,000.00	145	37,983,005	4.49	261,952	6.125	78.34	692	85.67
275,000.01 -	300,000.00	157	45,247,873	5.35	288,203	6.099	78.14	695	83.35
300,000.01 -	325,000.00	119	37,240,130	4.41	312,942	6.113	79.29	693	85.74
325,000.01 -	359,650.00	156	53,473,286	6.33	342,777	6.072	77.94	694	84.68
359,650.01 -	500,000.00	567	241,145,972	28.53	425,302	6.141	<i>7</i> 7.33	698	79.81
500,000.01 -	1,000,000.00	291	187,123,460	22.14	643,036	6.080	73.75	711	86.93
1,000,000.01 -	1,250,000.00	4	4,280,100	0.51	1,070,025	5.797	63.73	736	100.00
1,250,000.01 -	1,500,000.00	ϵ	8,067,079	0.95	1,344,513	5.994	54.88	685	84.48
1,500,000.01 -	1,750,000.00	· a	4,793,300	0.57	1,597,767	5.728	45.45	743	100.00
1,750,000.01 -	2,000,000.00		9,299,250	1.10	1,859,850	5.727	62.48	736	100.00
Total:		2,780	845,156,398	100.00%	304,013	6.142	76.25%	701	83.52%



COLLATERAL TABLES - ADJUSTABLE RATE MORTGAGE LOANS (continued)

Current Mortgage Rates of Mortgage Loans

		Aggregate Principal	% of Aggregate					
	Number of	Balance as of Cut-off 1	Principal Balance as	Average	WA		WA	
Mortgage Rates (%)	Loans	Date	of Cut-off Date	Balance	Coupon	WA LTV	FICO	IO %
3.500 - 3.999	1	274,899	0.03	274,899	3.875	80.00	707	100.00
4.000 - 4.499	3	634,735	0.08	211,578	4.205	74.39	694	100.00
4.500 - 4.999	50	17,797,984	2.11	355,960	4.775	75.34	736	92.40
5.000 - 5.499	263	85,505,850	10.12	325,117	5.214	71.56	728	89.39
5.500 - 5.999	812	276,978,061	32.77	341,106	5.758	74.13	714	85.43
6.000 - 6.499	746	222,752,447	26.36	298,596	6.203	76.73	697	83.43
6.500 - 6.999	562	2 154,014,710	18.22	274,048	6.680	78.90	681	79.39
7.000 - 7.499	201	52,852,942	6.25	262,950	7.177	79.49	678	86.95
7.500 - 7.999	95	5 23,630,840	2.80	248,746	7.680	85.97	659	60.04
8.000 - 8.499	31	7,302,389	0.86	235,561	8.176	83.58	661	68.78
8.500 - 8.999	12	2,713,307	0.32	226,109	8.666	83.68	658	54.55
9.000 - 9.499	2	272,200	0.03	136,100	9.293	98.05	618	100.00
9.500 - 9.999	1	400,000	0.05	400,000	9.875	94.12	609	100.00
12.000 - 12.499	1	1 26,033	0.00	26,033	12.000	16.00	631	0.00
Total:	2,780	845,156,398	100.00%	304,013	6.142	76.25%	701	83.52%

Original Term to Maturity of Mortgage Loans

		gregate Principal lance as of Cut-off F	% of Aggregate Principal Balance as	Average	WA		WA	
Original Term (mos)	Loans	Date	of Cut-off Date	Balance	Coupon	WA LTV	FICO	IO %
180 or less	68	16,154,585	1.91	237,567	5.709	60.46	707	11.64
181 - 240	14	3,761,582	0.45	268,684	5.996	59.72	682	0.00
301 - 360	2,698	825,240,232	97.64	305,871	6.151	76.63	701	85.30
Total:	2.780	845,156,398	100.00%	304,013	6.142	76,25%	701	83.52%

Stated Remaining Term to Maturity of Mortgage Loans

		gregate Principal ance as of Cut-off I	% of Aggregate rincipal Balance as	Average	WA		WA	
Remaining Term (mos)	Loans	Date	of Cut-off Date	Balance	Coupon	WA LTV	FICO	IO %
180 or less	68	16,154,585	1.91	237,567	5.709	60.46	707	11.64
181 - 240	14	3,761,582	0.45	268,684	5.996	59.72	682	0.00
301 - 360	2,698	825,240,232	97.64	305,871	6.151	76.63	701	85.30
Total:	2,780	845,156,398	100.00%	304,013	6.142	76.25%	701	83.52%

Seasoning of Mortgage Loans

	Number of	Aggregate Principal Balance as of Cut-off 1	% of Aggregate Principal Balance as	Average	WA		WA	
Seasoning (mos)	Loans	Date	of Cut-off Date	Balance	Coupon	WA LTV	FICO	IO %
0-6	2,776	844,316,895	99.90	304,149	6.142	76.25	701	83.60
7-12	4	839,503	0.10	209,876	6.113	78.70	606	0.00
Total:	2,780	845,156,398	100.00%	304,013	6.142	76.25%	701	83.52%



COLLATERAL TABLES - ADJUSTABLE RATE MORTGAGE LOANS (continued)

Loan-to-Value Ratios of Mortgage Loans**

	Number of	Aggregate Principal Balance as of Cut-off		Average	WA		WA	
LTVs (%)	Loans	Date	of Cut-off Date	Balance	Coupon	WA LTV	FICO	IO %
25.00 or less	7	1,874,989	0.22	267,856	6.766	18.78	682	83.12
25.01 - 30.00	g	1,718,128	0.20	190,903	5.400	26.56	727	51.07
30.01 - 35.00	10	2,445,733	0.29	244,573	6.021	32.33	671	70.70
35.01 - 40.00	18	6,581,903	0.78	365,661	5.587	38.03	728	62.86
40.01 - 45.00	19	7,829,644	0.93	412,087	5.812	43.03	715	65.56
45.01 - 50.00	26	10,170,706	1.20	391,181	5.744	47.77	740	67.25
50.01 - 55.00	49	21,436,637	2.54	437,482	5.887	52.60	723	71.36
55.01 - 60.00	50	21,705,998	2.57	434,120	5.716	58.06	706	77.30
60.01 - 65.00	113	44,985,391	5.32	398,101	5.811	63.92	708	76.64
65.01 - 70.00	183	54,727,594	6.48	299,058	6.112	69.25	701	82.84
70.01 - 75.00	170	58,205,378	6.89	342,385	6.194	73.72	706	78.32
75.01 - 80.00	1,772	521,377,009	61.69	294,231	6.095	79.76	704	89.51
80.01 - 85.00	59	19,193,103	2.27	325,307	6.597	84.30	642	56.38
85.01 - 90.00	201	52,153,811	6.17	259,472	6.888	89.59	661	63.20
90.01 - 95.00	75	16,444,688	1.95	219,263	7.062	94.75	687	81.61
95.01 -100.00	19	4,305,688	0.51	226,615	6.297	99.77	723	98.06
Total:	2,780	845,156,398	100.00%	304,013	6.142	76.25%	701	83.52%

^{*} References to loan-to-value ratios are references to combined loan-to-value ratios with respect to second lien Mortgage Loans.

Occupancy Status of Mortgage Loans

	Numb		ggregate Principal alance as of Cut-off I	% of Aggregate Principal Balance as	Average	WA		WA	
Occupancy Status	 Loa	ıns	Date	of Cut-off Date	Balance	Coupon	WA LTV	FICO	IO %
Investor Occupied		456	95,875,737	11.34	210,254	6.528	75.36	712	78.15
Owner Occupied		2,201	717,993,389	84.95	326,212	6.068	76.35	699	83.93
Second Home		123	31,287,272	3.70	254,368	6.650	76.57	699	90.55
Total:		2,780	845,156,398	100.00%	304,013	6.142	76.25%	701	83.52%

Property Type of Mortgage Loans

	•	ggregate Principal lance as of Cut-off I	% of Aggregate Principal Balance as	Average	WA		WA	
Property Types	Loans	Date	of Cut-off Date	Balance	Coupon	WA LTV	FICO	IO %
Single Family	1,503	498,257,723	58.95	331,509	6.102	74.94	700	81.48
Pud	802	206,798,205	24,47	257,853	6.147	78.30	704	91.17
Condo	293	77,106,683	9.12	263,163	6.107	78.62	711	94.01
2-4 Family	182	62,993,787	7.45	346,120	6.484	76.94	689	61.64
Total:	2,780	845,156,398	100.00%	304,013	6.142	76.25%	701	83.52%



COLLATERAL TABLES - ADJUSTABLE RATE MORTGAGE LOANS (continued)

Loan Purpose of Mortgage Loans

		gregate Principal ance as of Cut-off 1	% of Aggregate Principal Balance as	Average	WA		WA	
Loan Purpose	Loans	Date	of Cut-off Date	Balance	Coupon	WA LTV	FICO	IO <u>%</u>
Cash Out Refi	<i>7</i> 76	272,450,180	32.24	351,096	6.226	72.20	683	71.65
Purchase	1,849	512,827,700	60.68	277,354	6.143	79.12	708	89.91
Rate & Term Refi	155	59,878,518	7.08	386,313	5.753	70.10	720	82.74
Total:	2,780	845,156,398	100.00%	304,013	6.142	76.25%	701	83.52%

Document Type of Mortgage Loans

		ggregate Principal alance as of Cut-off F	% of Aggregate rincipal Balance as	Average	WA		WA	
Document Type	Loans	Date	of Cut-off Date	Balance	Coupon	WA LTV	FICO	IO %
Full Documentation Provided	611	176,981,890	20.94	289,659	5.903	77.43	714	82.51
No Income / No Asset	272	82,941,079	9.81	304,930	6.118	67.51	706	74.86
No Ratio	205	70,643,608	8.36	344,603	6.288	74.53	707	91.41
Stated Income / Stated Asset	651	189,195,609	22.39	290,623	6.418	78.49	678	68.36
Stated Income / Verified Assets	1,041	325,394,211	38.50	312,578	6.085	76.90	704	93.37
Total:	2,780	845,156,398	100.00%	304,013	6.142	76.25%	701	83,52%



COLLATERAL TABLES – ADJUSTABLE RATE MORTGAGE LOANS (continued)

Product Type of Mortgage Loans

Number of Loans Date Date Order Date Da
10/6 Arm (IO) 34 11,477,458 1.36 337,572 5.671 74.44 754 100.00 15Y Fixed Amort 67 14,274,585 1.69 213,054 5.835 57.89 700 0.00 15Y Fixed Amort (IO) 1 1,880,000 0.22 1,880,000 4.750 80.00 755 100.00 20Y Fixed Amort 14 3,761,582 0.45 268,684 5.996 59.72 682 0.00 2/6 MONTH LIBOR 197 46,259,160 5.47 234,818 6.805 82.23 648 0.00 2/6 MONTH LIBOR - 24 MONTH LIBOR - 60 MONTH LIBOR - 116 35,944,676 4.25 309,868 6.465 80.62 656 100.00 2/6 MONTH LIBOR - 120 MONTH LIBOR - 103 59,446,676 4.25 309,868 6.465 80.62 656 100.00 2/6 MONTH LIBOR - 120 MONTH LIBOR - 103 50,030,458 5.92 485,733 6.046 71.82 709 0.00 30Y Fixed Amort 103 50,030,458 5.92 485,733 6.046 71.82 709 0.00 30Y Fixed Amort (IO) 193 112,448,385 13.31 582,634 6.131 69.28 714 100.00 3/6 MONTH LIBOR - 24 MONTH LIBOR - 36 MONTH LIB
15Y Fixed Amort 667 14,274,585 1.69 213,054 5.835 57.89 700 0.00 15Y Fixed Amort (IO) 1 1,880,000 0.22 1,880,000 4.750 80.00 755 100.00 20Y Fixed Amort (IO) 1 1,880,000 0.22 1,880,000 4.750 80.00 755 100.00 20Y Fixed Amort 14 3,761,582 0.45 268,684 5.996 59.72 682 0.00 2/6 MONTH LIBOR 197 46,259,160 5.47 234,818 6.805 82.23 648 0.00 2/6 MONTH LIBOR - 24 MONTH LIBOR - 8 2,427,350 0.29 303,419 6.479 80.09 706 100.00 2/6 MONTH LIBOR - 60 MONTH LIBOR - 116 35,944,676 4.25 309,868 6.465 80.62 6.56 100.00 2/6 MONTH LIBOR - 120 MONTH LIBOR - 120 MONTH 10 683 191,848,931 22.70 280,892 6.126 79.24 692 100.00 30Y Fixed Amort 10 350,030,458 5.92 485,733 6.046 71.82 709 0.00 30Y Fixed Amort (IO) 193 112,448,385 13.31 582,634 6.131 69.28 714 100.00 3/6 MONTH LIBOR - 24 MONTH LIBOR - 24 MONTH LIBOR - 24 MONTH LIBOR - 24 MONTH LIBOR - 36 MONT
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20Y Fixed Amort 14 3,761,582 0.45 268,684 5.996 59.72 682 0.00 2/6 MONTH LIBOR 197 46,259,160 5.47 234,818 6.805 82.23 648 0.00 2/6 MONTH LIBOR - 24 MONTH LIBOR - 60 MONTH IO 116 35,944,676 4.25 309,868 6.465 80.62 656 100.00 2/6 MONTH LIBOR - 120 MONTH LIBOR - 120 MONTH IO 683 191,848,931 22.70 280,892 6.126 79.24 692 100.00 30Y Fixed Amort 103 50,030,458 5.92 485,733 6.046 71.82 709 0.00 30Y Fixed Amort (IO) 193 112,448,385 13.31 582,634 6.131 69.28 71.4 100.00 3/6 MONTH LIBOR - 24 MONTH LIBOR - 36 MONTH IO 20 7,274,650 0.06 363,733 6.319 78.30 684 100.00
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3/6 MONTH LIBOR - 60
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MONTH 10 22 6,717,954 0.79 305,362 6.382 78.67 681 100.00
3/6 MONTH LIBOR -120
MONTHIO 112 32,232,351 3.81 287,789 5.980 76.27 716 100.00
5/6 MONTH LIBOR 58 13,659,992 1.62 235,517 6.269 74.03 705 0.00
5/6 MONTH LIBOR - 36
MONTHIO 2 584,650 0.07 292,325 5.991 81.71 664 100.00
5/6 MONTH LIBOR - 60
MONTHIO 118 43,752,175 5.18 370,781 6.079 77.86 707 100.00
5/6 MONTH LIBOR -120 MONTH IO 833 205,436,290 24.31 246,622 6,152 77.63 710 100.00
6 Mo Libor Arm 6 1,859,150 0,22 309,858 6,013 78,83 695 0,00
7/6 MONTH LIBOR 8 2,122,915 0.25 265,364 5.810 75.28 754 0.00
7/6 MONTH LIBOR - 84 MONTH IO 16 5,792,150 0.69 362,009 5,699 74.34 724 100.00
MONTH IO 16 5,792,150 0.69 362,009 5.699 74.34 724 100.00 7/6 MONTH LIBOR -120
MONTH LIBOR -120 MONTH IO 48 17,400,956 2.06 362,520 5,773 75.51 734 100.00
Total: 2,780 845,156,398 100.00% 304,013 6,142 76,25% 701 83,52%



<u>COLLATERAL TABLES – ADJUSTABLE RATE MORTGAGE LOANS</u> (continued)

Index Type of Mortgage Loans

		gregate Principal ance as of Cut-off I	% of Aggregate Principal Balance as	Average	WA		WA	
Index Type	Loans	Date	of Cut-off Date	Balance	Coupon	WA LTV	FICO	IO %
6 Mo Libor	2,402	662,761,389	78.42	275,921	6.162	78.24	698	89.25
Fixed	378	182,395,009	21.58	482,526	6.068	69.00	711	62.68
Total:	2,780	845,156,398	100.00%	304,013	6.142	76.25%	701	83.52%

Geographical Distribution of Mortgages Loans

		Aggregate Principal % of Aggregate						
State	Number of Loans	Balance as of Cut-off I Date	rincipal Balance as of Cut-off Date	Average Balance	WA Coupon	WA LTV	WA FICO	ю %
California	1,136	434,058,958	51.36	382,094	5.968	74.58	705	87.34
Georgia	501	105,319,076	12.46	210,218	5.88 7	78.67	721	93.96
New Jersey	205	66,468,524	7.86	324,237	6.565	78.99	678	64.18
New York	130	50,499,370	5.98	388,457	6.401	75.34	679	56.97
Florida	234	50,476,709	5.97	215,712	6.667	79.57	698	88.82
Nevada	84	20,875,261	2.47	248,515	6.140	77.62	704	94.09
Massachusetts	53	17,390,368	2.06	328,120	6.603	75.00	689	62.47
Arizona	72	15,307,486	1.81	212,604	6.314	79.06	700	87.72
Washington	51	13,584,009	1.61	266,353	5.983	80.19	687	91.23
Colorado	39	10,840,326	1.28	277,957	6.505	77.06	706	98.87
Maryland	30	7,887,072	0.93	262,902	6.603	80.05	666	64.25
Connecticut	22	7,200,511	0.85	327,296	6.354	70.26	683	66.16
Texas	34	5,462,832	0.65	160,672	6.490	79.39	687	70.77
North Carolina	24	5,273,020	0.62	219,709	6.481	74.65	683	87.12
Virginia	17	4,827,105	0.57	283,947	6.301	79.30	704	81.94
Other	148	29,685,772	3.51	200,580	6.566	77.73	690	74.93
Total:	2,780	845,156,398	100.00%	304,013	6.142	76.25%	701	83.52%

Original Prepayment Penalty Term

Original Prepayment Penalty	Number of	Aggregate Principal % of Aggregate Balance as of Cut-off Principal Balance as		Average	WA		WA	
Term*	Loans	Date	of Cut-off Date	Balance	Coupon	WA LTV	FICO	IO %
0	742	244,345,760	28.91	329,307	6.404	76.83	695	76.49
6	29	11,326,143	1.34	390,557	5.971	68.47	732	86.17
12	224	82,274,737	9.73	367,298	6.181	74.54	698	78.49
24	830	229,519,688	27.16	276,530	6.120	78.69	692	91.02
36	756	220,567,234	26.10	291,756	5.959	74.01	707	83.63
60	199	57,122,836	6.76	287,049	5.794	76.59	732	89.67
Total:	2,780	845,156,398	100.00%	304,013	6.142	76.25%	701	83.52%



COLLATERAL TABLES - ADJUSTABLE RATE MORTGAGE LOANS (continued)

Fico Scores of Mortgage Loans

		gregate Principal	% of Aggregate Principal Balance as	Average	WA		WA			
Fico Scores	Loans	Date	of Cut-off Date	Balance		WA LTV	FICO	10 %		
501 - 525	1	255,122	0.03	255,122	8.950	80.00	524	0.00		
526 - 550	1	347,185	0.04	347,185	8.150	84.34	547	0.00		
551 - 575	4	1,114,889	0.13	278,722	6.713	74.96	562	0.00		
576 - 600	58	14,544,269	1.72	250,763	6.833	82.18	590	41.78		
601 - 625	128	37,369,960	4.42	291,953	6.750	81.90	615	58.62		
626 - 650	335	92,045,015	10.89	274,761	6.473	76.82	639	77.63		
651 - 675	428	127,139,128	15.04	297,054	6.327	77.32	664	85.95		
676 - 700	524	161,567,137	19.12	308,334	6.124	76.51	687	87.42		
701 - 725	420	137,144,480	16.23	326,534	6.024	75.57	713	87.89		
726 - 750	362	108,248,557	12.81	299,029	5.894	75.63	737	87.16		
751 - 775	297	95,282,347	11.27	320,816	5.870	74.26	763	88.67		
776 - 800	185	59,393,696	7.03	321,047	5.891	73.66	786	79.74		
801 - 825	37	10,704,613	1.27	289,314	5.930	73.63	807	85.59		
Total:	2,780	845,156,398	100.00%	304,013	6.142	76.25%	701	83.52%		

Margins of Adjustable Rate Mortgage Loans

N 1 (0)		Aggregate Principal Balance as of Cut-off I		Average	WA		WA	70.0 /
Margins (%)	Loans	Date	of Cut-off Date	Balance	Coupon	WA LTV	FICO	Ю %
1.000 - 1.499	1	150,400	0.02	150,400	4.250	80.00	659	100.00
2.000 - 2.499	1,062	274,530,679	41.42	258,503	6.002	77.00	716	94.95
2.500 - 2.999	635	193,610,330	29.21	304,898	6.103	78.35	695	94.69
3.000 - 3.499	264	66,894,166	10.09	253,387	6.081	· 76.57~	- 709	95.73
3.500 - 3.999	79	28,106,711	4.24	355,781	6,211	75.95	696	91.28
4.000 - 4.499	18	6,436,296	0.97	572,572	6.676	77.94	705	85.39
4.500 - 4.999	16	5,109,562	0.77	319,348	5.680	81.17	657	55.73
5.000 - 5.499	75	22,780,823	3.44	303,744	6,257	81.51	669	63.10
5.500 - 5.999	117	31,624,714	4.77	270,297	6.675	82.44	639	52.87
6.000 - 6.499	49	12,491,724	1.88	254,933	7.066	86.09	627	57.11
6.500 - 6.999	58	13,996,098	2.11	241,312	7.282	86.69	631	55.44
7.000 - 7.499	20	5,379,269	0.81	268,963	7.902	86.58	628	55.33
7.500 - 7.999	7	1,484,618	0.22	212,088	8.705	86.73	631	13.94
8.000 - 8.499	1	166,000	0.03	166,000	9.400	100.00	581	100.00
Total:	2,402	662,761,389	100.00%	275,921	6.162	78.24%	698	89.25%



COLLATERAL TABLES - ADJUSTABLE RATE MORTGAGE LOANS (continued)

Next Rate Change Dates of Adjustable Rate Mortgage Loans

	Number of	Aggregate Principal Balance as of Cut-off 1	% of Aggregate	Average	WA		WA	
Next Rate Change Dates	Loans	Date	of Cut-off Date	Balance		WA LTV	FICO	ю %
October 1, 2005	21	7,394,075	1.12	352,099	5.187	78.05	716	97.12
November 1, 2005	26	7,782,755	1.17	299,337	5.754	74.69	707	85.27
December 1, 2005	33	10,979,022	1.66	332,698	6.028	79.07	711	95.45
January 1, 2006	13	5,245,733	0.79	403,518	5.867	66.23	706	100.00
February 1, 2006	1	447,200	0.07	447,200	5.250	80.00	733	100.00
March 1, 2006	2	337,600	0.05	168,800	4.458	80.00	715	100.00
February 1, 2007	2	646,342	0.10	323,171	6.153	75.83	609	0.00
March 1, 2007	2	649,980	0.10	324,990	6.563	81.45	681	0.00
April 1, 2007	39	10,855,114	1.64	278,336	6.205	78.33	677	82.67
May 1, 2007	86	3 23,184,128	3.50	269,583	6.343	77.99	678	81.98
June 1, 2007	331	90,631,843	13.67	273,812	6.258	79.28	678	82.26
July 1, 2007	323	86,736,731	13.09	268,535	6.268	80.19	682	88.98
August 1, 2007	221	63,775,979	9.62	288,579	6.344	81.49	681	79.20
November 1, 2007	1	104,867	0.02	104,867	4.625	91.05	598	0.00
February 1, 2008	1	88,295	0.01	88,295	7.586	85.00	589	0.00
April 1, 2008	13	3,468,406	0.52	266,800	5.975	75.90	714	88.57
May 1, 2008	45	15,007,215	2.26	333,494	6.196	75.16	711	83.73
June 1, 2008	60	19,905,406	3.00	331,757	6.208	76.67	698	90.08
July 1, 2008	44	10,369,708	1.56	235,675	6.099	79.30	694	87.50
August 1, 2008	21	4,924,404	0.74	234,49 5	6.181	79.81	695	78.90
March 1, 2010	2	511,600	0.08	255,800	5.936	78.71	695	100.00
April 1, 2010	30	6,598,933	1.00	219,964	6.049	77.74	720	90.39
May 1, 2010	105	31,376,158	4.73	298,821	6.210	77.35	703	94.39
June 1, 2010	367	7 101,143,117	15.26	275,594	6.081	77.00	713	93.76
June 30, 2010	1	449,000	0.07	449,000	5.875	68.57	683	100.00
July 1, 2010	294	72,531,449	10.94	246,706	6.160	77.65	708	96.00
August 1, 2010	212	50,822,851	7.67	239,730	6.231	78.37	705	95.97
May 1, 2012	4	1,285,800	0.19	321,450	5.671	68.94	720	100.00
June 1, 2012	34	11,662,834	1.76	343,025	5.676	74.83	734	93.93
July 1, 2012	16	7,089,187	1.07	443,074	6.025	73.22	741	85.77
August 1, 2012	18	5,278,200	0.80	293,233	5.606	80.31	726	92.31
June 1, 2015	22	2 7,770,158	1.17	353,189	5.687	75.07	760	100.00
July 1, 2015	10	3,169,800	0.48	316,980	5.676	73.87	743	100.00
August 1, 2015	2	2 537,500	0.08	268,750	5.413	68.69	737	100.00
Total:	2,402	2 662,761,389	100.00%	275,921	6.162	78.24%	698	89.25%



COLLATERAL TABLES - ADJUSTABLE RATE MORTGAGE LOANS (continued)

Maximum Mortgage Rates of Adjustable Rate Mortgage Loans

	Number of	Aggregate Principal Balance as of Cut-off I	% of Aggregate Principal Balance as	Average	WA		WA	
Maximum Mortgage Rates (%)	Loans	Date	of Cut-off Date	Balance	Coupon	WA LTV	FICO	Ю %
9.500 - 9.999	11	3,720,516	0.56	338,229	4.795	73.62	744	97.18
10.000 - 10.499	85	24,250,218	3.66	285,297	5.183	75.33	736	100.00
10.500 - 10.999	314	92,680,472	13.98	295,161	5.639	76.18	711	95.52
11.000 - 11.499	432	112,636,069	16.99	260,732	5.834	<i>77.</i> 55	711	94.29
11.500 - 11.999	594	170,920,394	25.79	287,745	6.004	77.17	708	93.69
12.000 - 12.499	442	122,468,174	18.48	277,077	6.362	78.69	687	88.64
12.500 - 12.999	299	79,962,179	12.07	267,432	6.722	80.28	673	77.78
13.000 - 13.499	108	25,501,079	3.85	236,121	7.270	82.55	665	78.91
13.500 - 13.999	81	20,185,042	3.05	249,198	7.659	86.43	657	57.71
14.000 - 14.499	14	3,690,779	0.56	263,627	7.907	84.39	634	52.45
14.500 - 14.999	10	2,463,089	0.37	246,309	8.461	84.33	630	39.12
15.000 - 15.499	2	272,200	0.04	136,100	9,293	98.05	618	100.00
15.500 - 15.999	1	400,000	0.06	400,000	9.875	94.12	609	100.00
16.500 - 16.999	1	676,000	0.10	676,000	4.875	80.00	659	100.00
17.000 - 17.499	1	331,750	0.05	331,750	5.250	79.00	687	100.00
17.500 - 17.999	1	158,740	0.02	158,740	5.625	80.00	704	0.00
18.000 - 18.499	3	1,499,197	0.23	499,732	6.140	74.69	688	84.39
18.500 - 18.999	3	945,493	0.14	315,164	6.714	80.00	693	43.35
Total:	2,402	662,761,389	100.00%	275,921	6.162	78.24%	698	89.25%

Minimum Mortgage Rates of Adjustable Rate Mortgage Loans

		Aggregate Principal	% of Aggregate					
	Number of	Balance as of Cut-off I		Average	WA		WA	
Minimum Mortgage Rates (%)	Loans	Date	of Cut-off Date	Balance	Coupon	WA LTV	FICO	.IO %
1.000 - 1.499	1	150,400	0.02	150,400	4.250	80.00	659	100.00
2.000 - 2.499	1,062	274,530,679	41.42	258,503	6.002	77.00	716	94.95
2.500 - 2.999	635	193,610,330	29.21	304,898	6.103	78.35	695	94.69
3.000 - 3.499	264	66,894,166	10.09	253,387	6.081	76.57	709	95.73
3.500 - 3.999	79	28,106,711	4.24	355,781	6.211	75.95	696	91.28
4.000 - 4.499	16	5,817,096	0.88	363,569	6.814	<i>7</i> 7.72	704	83.83
5.000 - 5.499	19	5,805,600	0.88	305,558	6.161	78.93	700	100.00
5.500 - 5.999	27	8,736,385	1.32	323,570	5.822	81.10	660	64.40
6.000 - 6.499	70	20,599,784	3.11	294,283	6.263	81.76	648	51.40
6.500 - 6.999	124	32,399,761	4.89	261,288	6.743	83.01	640	54.31
7.000 - 7.499	40	10,000,545	1.51	250,014	7.184	85.14	629	62.53
7.500 - 7.999	49	12,320,393	1.86	251,437	7.659	89.38	630	47.27
8.000 - 8.499	8	1,881,745	0.28	235,218	8.273	87.67	607	17.94
8.500 - 8.999	ϵ	1,341,794	0.20	223,632	8.740	86.38	628	15.43
9.000 - 9.499	1	166,000	0.03	166,000	9.400	100.00	581	100.00
9.500 - 9.999	1	400,000	0.06	400,000	9.875	94.12	609	100.00
Total:	2,402	662,761,389	100.00%	275,921	6.162	78.24%	698	89.25%



COLLATERAL TABLES – ADJUSTABLE RATE MORTGAGE LOANS (continued)

Initial Periodic Rate Caps of Adjustable Rate Mortgage Loans

		gregate Principal ance as of Cut-off I	% of Aggregate Principal Balance as	Average	WA		WA	
Initial Periodic Rate Caps (%)	Loans	Date	of Cut-off Date	Balance	Coupon	WA LTV	FICO	IO %
1.00	87	28,278,179	4.27	325,037	5.725	76.17	713	96.34
1.50	4	1,093,084	0.16	273,271	6.471	76.83	648	80.73
2.00	54	17,458,377	2.63	323,303	6.061	77.88	705	92.42
3.00	1,104	303,151,572	45,74	274,594	6.282	79.68	681	83.29
5.00	935	237,625,132	35.85	254,145	6.174	78.05	706	95.11
6.00	218	75,155,046	11.34	344,748	5.823	73.94	732	91.45
Total:	2,402	662,761,389	100.00%	275,921	6.162	78.24%	698	89.25%

Subsequent Periodic Rate Caps of Adjustable Rate Mortgage Loans

Subsequent Periodic Rate Caps	Number of	Aggregate Principal Balance as of Cut-off I	% of Aggregate Principal Balance as	Average	WA		WA	
(%)	Loans	Date	of Cut-off Date	Balance	Coupon	WA LTV	FICO	IO %
1.00	2,401	662,241,389	99.92	275,819	6.161	78.24	698	89.24
2.00	1	520,000	0.08	520,000	7.850	80.00	702	100.00
Total:	2,402	662,761,389	100.00%	275.921	6,162	78.24%	698	89.25%



Group II Mortgage Loan Collateral Summary Collateral statistics for the Mortgage Loans listed below are as of the Cutoff Date. Collateral Summary Ranges (if applicable) **Total Number of Loans** 1,215 **Total Outstanding Loan Principal Balance** \$226,581,606 \$40,000 - \$665,000 Average Outstanding Loan Principal Balance \$186,487 6.434% 5.000% - 10.000% WA Coupon WA Remaining Term (mo.) 357 353-359 73.03% 10.61% - 100.00% WA LTV WA CLTV** 79.92% 10.61% - 100.00% WA FICO* 701 533-821 3 WA Seasoning (mo.) 1-7 Interest Only Loans 51.94% 1st Liens 100.00% 2nd Liens 0.00% Simultaneous 2nd Liens 38.21% Loan Type 0.00% ARM 100.00% Fixed Geographic Distribution 32.07% $\mathbf{C}\mathbf{A}$ GA 18.33% NY 8.92%

^{*}Zero Values Excluded

^{**}WA Combined LTV is defined as the Loan-to-Value Ratios of the First Lien Mortgage Loans and Combined Loan-to-Value Ratios of the Second Lien Mortgage Loans.



COLLATERAL TABLES – FIXED RATE MORTGAGE LOANS

Original Principal Balances of Mortgage Loans

	Number of	Aggregate Original Principal	% of Aggregate Original Principal	Average	WA		WA	
Range (\$)	Loans	Balance	Balance	Balance	Coupon*	WA LTV*	FICO*	10 %
25,000.01 - 50,000.00	13	590,175	0.26	45,398	7.022	53.82	712	36.65
50,000.01 - 75,000.00	50	3,332,186	1.47	66,644	6.908	69.08	707	45.84
75,000.01 - 100,000.00	104	9,194,240	4.05	88,406	6.688	71.85	698	35.88
100,000.01 - 125,000.00	186	21,058,346	9.27	113,217	6.659	75.98	704	52.80
125,000.01 - 150,000.00	161	22,160,579	9.75	137,643	6.565	73.43	705	57.07
150,000.01 - 175,000.00	128	20,703,799	9.11	161,748	6.543	75.01	699	50.68
175,000.01 - 200,000.00	106	19,837,164	8.73	187,143	6.474	73.60	690	52.90
200,000.01 - 225,000.00	105	22,284,418	9.81	212,233	6.403	72.76	690	56.45
225,000.01 - 250,000.00	65	15,543,747	6.84	239,135	6.373	71.29	702	49.41
250,000.01 - 275,000.00	82	21,492,972	9.46	262,109	6.434	73.19	700	53.82
275,000.01 - 300,000.00	72	20,752,709	9.13	288,232	6.266	71.02	705	56.98
300,000.01 - 325,000.00	46	14,427,537	6.35	313,642	6.256	71.57	704	58. 7 7
325,000.01 - 359,650.00	68	23,480,824	10.33	345,306	6.252	73.57	704	49.96
359,650.01 - 500,000.00	27	11,154,060	4.91	413,113	6.183	72.06	709	30.10
500,000.01 - 1,000,000.00	2	1,221,000	0.54	610,500	6.386	74.55	764	54.46
Total:	1,215	227,233,756	100.00%	187,024	6.435	73.03%	701	51.79%

^{*}weighted by original balance

Principal Balances of Mortgage Loans as of Cutoff Date

	NT	Aggregate	% of Aggregate	.	***		WELL	
Range (\$)	Number of Loans	as of Cut-off Date	Principal Balance as of Cut-off Date	Average Balance	WA Coupon	WA LTV	WA FICO	ю %
25,000.01 - 50,000.00	13	587,618	0.26	45,201	7.021	53.79	712	36.81
50,000.01 - 75,000.00	50	3,320,146	1.47	66,403	6.907	69.07	707	46.00
75,000.01 - 100,000.00	104	9,159,863	4.04	88,076	6.688	71.84	698	36.01
100,000.01 - 125,000.00	186	20,996,580	9.27	112,885	6.659	75.98	704	52.95
125,000.01 - 150,000.00	162	22,249,384	9.82	137,342	6.576	73.46	705	56.84
150,000.01 - 175,000.00	133	21,549,177	9.51	162,024	6.558	75. 46	699	48.69
175,000.01 - 200,000.00	102	19,133,524	8.44	187,584	6.429	73.14	689	54.84
200,000.01 - 225,000.00	105	22,275,894	9.83	212,151	6.422	72.50	691	56.47
225,000.01 - 250,000.00	63	15,046,450	6.64	238,833	6.356	71.45	702	51.05
250,000.01 - 275,000.00	86	22,536,013	9.95	262,047	6.425	72.95	698	51.33
275,000.01 - 300,000.00	68	19,598,035	8.65	288,206	6.267	71.19	707	60.34
300,000.01 - 325,000.00	47	14,714,781	6.49	313,080	6.256	70.87	705	57.62
325,000.01 - 359,650.00	67	23,089,634	10.19	344,621	6.253	74.06	704	50.81
359,650.01 - 500,000.00	27	11,106,913	4.90	411,367	6.183	72.07	709	30.22
500,000.01 - 1,000,000.00	2	1,217,594	0.54	608,797	6.387	74.54	764	54.62
Total:	1,215	226,581,606	100.00%	186,487	6.434	73.03%	701	51.94%



COLLATERAL TABLES - FIXED RATE MORTGAGE LOANS (continued)

Current Mortgage Rates of Mortgage Loans

	Number of	Aggregate Principal Balance	% of Aggregate Principal Balance as	Average	WA		WA	
Mortgage Rates (%)	<u>Loans</u>	as of Cut-off Date	of Cut-off Date	Balance	Coupon	WA LTV	FICO	IO %
5.000 - 5.499	13	3,102,618	1.37	238,663	5.223	59.96	715	51.01
5.500 - 5.999	237	53,102,480	23.44	224,061	5.814	64.42	717	40.90
6.000 - 6.499	362	69,841,032	30.82	192,931	6.215	72.13	702	53.57
6.500 - 6.999	369	64,834,856	28.61	175,704	6.653	77.20	693	60.05
7.000 - 7.499	113	17,880,050	7.89	158,231	7.163	81.05	695	51.21
7.500 - 7.999	94	13,828,969	6.10	147,117	7.676	81.11	690	53.22
8.000 - 8.499	18	2,635,069	1.16	146,393	8.119	80.11	666	40.70
8.500 - 8.999	8	1,222,569	0.54	152,821	8.713	85.69	656	35.73
10.000 - 10.499	1	133,964	0.06	133,964	10.000	80.00	656	0.00
Total:	1,215	226,581,606	100.00%	186,487	6.434	73.03%	701	51.94%

Original Term to Maturity of Mortgage Loans

	Number of	-	% of Aggregate Principal Balance as	Average	WA		WA	
Original Term (mos)	Loans	as of Cut-off Date	of Cut-off Date	Balance	Сопрод	WA LTV	FICO	IO %
301 - 360	1,215	226,581,606	100.00	186,487	6.434	73.03	701	51.94
Total:	1,215	226,581,606	100.00%	186,487	6.434	73.03%	701	51.94%

Stated Remaining Term to Maturity of Mortgage Loans

Remaining Term (mos)		Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Average Balance	WA Coupon	WA LTV	WA FICO	10 %
301 - 360	1,215	226,581,606	100.00	186,487	6.434	73.03	701	51.94
Total:	1.215	226,581,606	100.00%	186 487	6 434	73.03%	701	51 94%

Seasoning of Mortgage Loans

Seasoning (mos)	Number ofLoans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Average Balance	WA Coupon	WA LTV	WA FICO	IO %
0-6	1,214	226,466,946	99.95	186,546	6.433	73.03	701	51.96
7-12	1	114,660	0.05	114,660	8.400	70.24	533	0.00
Total:	1,215	226,581,606	100.00%	186,487	6.434	73.03%	701	51.94%



COLLATERAL TABLES - FIXED RATE MORTGAGE LOANS (continued)

Loan-to-Value Ratios of Mortgage Loans**

	Number of	Aggregate Principal Balance	% of Aggregate Principal Balance as	Average	WA		WA	
LTVs (%)	Loans	as of Cut-off Date	of Cut-off Date	Balance	Coupon	WA LTV	FICO	IO %
25.00 or less	13	1,673,710	0.74	128,747	6.124	17.90	719	71.70
25.01 - 30.00	9	1,409,954	0.62	156,662	5.859	27.27	735	2.84
30.01 - 35.00	7	1,240,235	0.55	177,176	5.850	33.41	706	42.62
35.01 - 40.00	16	2,681,840	1.18	167,615	6.112	37.78	718	38.46
40.01 - 45.00	28	5,189,583	2.29	185,342	5.919	42.22	703	46.95
45.01 - 50.00	45	7,319,974	3.23	162,666	6.055	47.44	711	24.16
50.01 - 55.00	33	6,975,692	3.08	211,385	5.968	52.58	708	40.26
55.01 - 60.00	66	14,372,515	6.34	217,765	6.113	57.86	685	34.34
60.01 - 65.00	75	15,240,971	6.73	203,213	6.136	63.34	694	37.05
65.01 - 70.00	73	15,895,212	7.02	217,743	6.303	68.99	702	45.98
70.01 - 75.00	76	11,911,206	5.26	156,726	6.602	73.37	698	50.49
75.01 - 80.00	646	120,845,600	53.33	187,067	6.524	79.70	701	58.52
80.01 - 85.00	11	2,456,615	1.08	223,329	6.764	84.61	684	54.73
85.01 - 90.00	61	10,300,467	4.55	168,860	6.779	89.59	702	61.65
90.01 - 95.00	43	6,652,599	2.94	154,712	7.175	94.97	712	57.56
95.01 -100.00	13	2,415,432	1.07	185,802	6.764	100.00	729	70.93
Total:	1,215	226,581,606	100.00%	186,487	6.434	73.03%	701	51.94%

^{*} References to loan-to-value ratios are references to combined loan-to-value ratios with respect to second lien Mortgage Loans.

Occupancy Status of Mortgage Loans

Occupancy Status	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Average Balance	WA Coupon	WA LTV	WA FICO	IO %
Investor Occupied	223	37,373,589	16.49	167,595	6.694	70.57	716	44.97
Owner Occupied	939	180,965,631	79.87	192,722	6.369	73.25	698	53.05
Second Home	_ 53	8,242,386	3.64	155,517	6.690	79.44	713	59.02
Total:	1,215	226,581,606	100.00%	186,487	6.434	73.03%	701	51.94%

COLLATERAL TABLES - FIXED RATE MORTGAGE LOANS (continued)

Property Type of Mortgage Loans

Property Types	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Average Balance	WA Coupon	WA LTV	WA FICO	<u>10 %</u>
Single Family	713	129,366,985	57.10	181,440	6.408	71.90	698	50.17
Pud	329	57,275,516	25.28	174,090	6.487	77.04	702	60.11
Condo	84	14,824,623	6.54	176,484	6.545	75.71	709	66.07
2-4 Family	89	25,114,482	11.08	282,185	6.384	68.15	713	34.07
Total:	1,215	226,581,606	100.00%	186,487	6.434	73.03%	701	51.94%



COLLATERAL TABLES - FIXED RATE MORTGAGE LOANS (continued)

Loan Purpose of Mortgage Loans

Loan Purpose	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Average Balance	WA Coupon	WA LTV	WA FICO	IO %
Cash Out Refi	421	92,329,199	40.75	219,309	6.278	66.00	689	42.91
Purchase	690	115,539,212	50.99	167,448	6.592	79.04	711	58.62
Rate & Term Refi	104	18,713,195	8.26	179,935	6.231	70.65	699	55.19
Total:	1,215	226,581,606	100.00%	186,487	6.434	73.03%	701	51.94%

Document Type of Mortgage Loans

	Number of	Aggregate Principal Balance	% of Aggregate Principal Balance as	Average	WA		WA	
Document Type	Loans	as of Cut-off Date	of Cut-off Date	Balance	Coupon	WA LTV	FICO	IO %
Full Documentation Provided	312	55,017,639	24.28	176,339	6.329	77.24	707	58.93
No Income / No Asset	270	49,057,092	21.65	181,693	6.506	66.17	696	41.57
No Ratio	80	15,436,122	6.81	192,952	6.535	70.31	712	50.38
Stated Income / Stated Asset	209	43,729,708	19.30	209,233	6.398	72.30	691	44.22
Stated Income / Verified Assets	344	63,341,046	27.96	184,131	6.472	75.86	703	59.60
Total:	1,215	226,581,606	100.00%	186,487	6.434	73.03%	701	51.94%

Product Type of Mortgage Loans

Product Type	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Average Balance	WA Coupon	WA LTV	WA FICO	IO <u>%</u>
30Y Fixed Amort	. 593	108,903,160	48.06	. 183,648	6.405	. 70.57	701	0.00
30Y Fixed Amort (IO)	622	117,678,446	51.94	189,194	6.462	75.31	701	100.00
Total:	1,215	226,581,606	100.00%	186,487	6.434	73.03%	701	51.94%

Index Type of Mortgage Loans

Index Type		Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Average Balance	WA Coupon	WA LTV	WA FICO	10 %
Index Type	Loans	as of Cut-on Date	or Cut-on Date	ванапсе	Сопроп	WALIV	FICU	10 %
Fixed	1,215	226,581,606	100.00	186,487	6.434	73.03	701	51.94
Total:	1,215	226,581,606	100.00%	186,487	6.434	73.03%	701	51.94%



COLLATERAL TABLES - FIXED RATE MORTGAGE LOANS (continued)

Geographical Distribution of Mortgages Loans

	Number of	Aggregate Principal Balance	% of Aggregate Principal Balance as	Average	WA		WA	
State	Loans	as of Cut-off Date	of Cut-off Date	Balance	Coupon	WA LTV	FICO	IO %
California	306	72,666,716	32.07	237,473	6.080	64.39	705	42,21
Georgia	267	41,531,277	18.33	155,548	6.371	79.51	708	71.61
New York	75	20,212,417	8.92	269,499	6.451	71.72	693	44.16
Florida	81	13,249,978	5.85	163,580	6.820	79.06	703	68.24
New Jersey	57	12,463,214	5.50	218,653	6.722	72.37	692	51.69
Texas	68	8,259,051	3.65	121,457	6.763	79.20	707	27.44
Arizona	36	6,419,681	2.83	178,324	6.791	78.53	689	52.32
Michigan	38	6,362,316	2.81	167,429	6.642	77.36	694	70.89
Connecticut	22	4,384,048	1.93	199,275	6.396	73.20	700	31.18
Pennsylvania	30	3,852,518	1.70	128,417	6.727	76.14	705	31.85
Colorado	17	3,531,679	1.56	207,746	6.571	77.03	700	88.36
Washington	19	3,402,980	1.50	179,104	6.360	79.97	707	69.99
South Carolina	21	2,917,169	1.29	138,913	6.967	81.54	710	65.02
Massachusetts	11	2,785,173	1.23	253,198	6.804	72.36	668	43.41
Virginia	14	2,733,431	1.21	195,245	6.777	77.99	678	66.93
Other	153	21,809,958	9.63	142,549	6.817	78.23	694	44.42
Total:	1,215	226,581,606	100.00%	186,487	6.434	73.03%	701	51.94%

Original Prepayment Penalty Term

Original Prepayment Penalty Term	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Average Balance	WA Coupon	WA LTV	WA FICO	IO %
0	342	63,164,632	27.88	184,692	6.573	73.83	702	46.34
6	5	1,072,340	0.47	214,468	5.759	71.33	716 [.]	58.61
12	89	22,550,548	9.95	253,377	6.493	69.69	691	37.71
24	128	20,918,934	9.23	163,429	6.516	74.28	704	55.32
36	566	103,174,716	45.54	182,287	6.351	72.35	700	54.78
60	85	15,700,437	6.93	184,711	6.282	77.59	714	71.21
Total:	1,215	226,581,606	100.00%	186,487	6.434	73.03%	701	51.94%

Fico Scores of Mortgage Loans

Fico Scores	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Average Balance	WA Coupon	WA LTV	WA FICO	10 %_
526 - 550	1	114,660	0.05	114,660	8.400	70.24	533	0.00
576 - 600	9	1,670,364	0.74	185,596	6.779	59.44	585	0.00
601 - 625	27	4,868,598	2.15	180,318	6.438	71.05	618	43.66
626 - 650	162	31,514,132	13.91	194,532	6.610	71.68	639	50.56
651 - 675	221	39,633,225	17.49	179,336	6.503	73.61	664	54.19
676 - 700	228	42,270,599	18.66	185,397	6.533	74.62	688	55.57
701 - 725	183	33,664,124	14.86	183,957	6.396	73.93	714	51.00
726 - 750	162	31,189,063	13.77	192,525	6.306	74.68	739	55.48
751 - 775	121	22,987,787	10.15	189,982	6.287	73.22	762	52.05
<i>7</i> 76 - 800	86	16,341,940	7.21	190,023	6.189	68.34	785	47.57
801 - 825	15	2,327,115	1.03	155,141	6.201	62.59	808	18.81
Total:	1,215	226,581,606	100.00%	186,487	6.434	73.03%	701	51.94%



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Total Co	llateral Summary	
Collateral statistics for the Mortgage Loans listed be	low are as of the Cutoff Date.	
	Collateral Summary	Ranges (if applicable)
Total Number of Loans	3,995	
Total Outstanding Loan Principle Balance	\$1,071,738,004	\$26,033 - \$2,000,000
Average Outstanding Loan Principal Balance	\$ 268,270	
WA Coupon	6.204%	3.875% - 12.000%
WA Remaining Term (mo.)	354	175-359
WA LTV	75.57%	10.61% - 100.00%
WA CLTV**	84.04%	10.61% - 100.00%
WA FICO*	701	524-821
WA Seasoning (mo.)	3	1-10
Interest Only Loans	76.84%	
1 st Liens	100.00%	
2 nd Liens	0.00%	
Simultaneous 2 nd Liens	48.17%	
Loan Type		
ARM	61.84%	
Fixed	38.16%	
Geographic Distribution		
	CA 47.28%	
	GA 13.70%	
	NJ 7.36%	
ARM Characteristics		
Gross Margin	3.098%	1.250% - 8.400%
Initial Periodic Cap	3.943%	1.000% - 6.000%
Subsequent Periodic Cap	1.001%	1.000% - 2.000%
Lifetime Maximum Rate	11.817%	9.625% - 18.750%
Lifetime Minimum Rate	3.214%	1.250% - 9.875%

^{*}Zero Values Excluded

**WA Combined LTV is defined as the Loan-to-Value Ratios of the First Lien Mortgage Loans and Combined Loan-to-Value Ratios of the Second Lien Mortgage Loans.



COLLATERAL TABLES - TOTAL POOL

Original Principal Balances of Mortgage Loans

			Aggregate	% of Aggregate					
			Original Principal	Original Principal	Average	WA		WA	
Range (\$)		Loans	Balance	Balance	Balance	Coupon*	WA LTV*	FICO*	10 %
25,000.01 -	50,000.00	19	841,824	0.08	44,307	7.130	59.21	709	36.38
50,000.01 -	75,000.00	68	4,431,436	0.41	65,168	6.807	69.88	704	49.78
75,000.01 -	100,000.00	223	20,023,714	1.87	89,792	6.570	72.82	697	59.74
100,000.01 -	125,000.00	360	40,998,897	3.82	113,886	6.585	76.94	702	66.48
125,000.01 -	150,000.00	414	57,052,029	5.32	137,807	6.411	76.55	704	75.56
150,000.01 -	175,000.00	338	54,713,571	5.10	161,874	6.388	76.78	699	70.97
175,000.01 -	200,000.00	316	59,283,777	5.52	187,607	6.362	76.72	695	67.28
200,000.01 -	225,000.00	264	56,124,566	5.23	212,593	6.264	76.17	692	73.19
225,000.01 -	250,000.00	243	57,984,228	5.40	238,618	6.161	75.78	698	74.99
250,000.01 -	275,000.00	227	59,512,381	5.55	262,169	6.237	76.48	695	74.12
275,000.01 -	300,000.00	227	65,442,007	6.10	288,291	6.155	75.98	698	75.70
300,000.01 -	325,000.00	166	51,982,122	4.84	313,145	6.147	77.04	696	77.73
325,000.01 -	359,650.00	223	76,604,778	7.14	343,519	6.127	76.56	698	74.43
359,650.01 -	500,000.00	595	252,764,336	23.55	424,814	6.144	77.10	699	77.47
500,000.01 -	1,000,000.00	294	188,975,829	17.61	642,775	6.082	73.77	711	86.43
1,000,000.01 -	1,250,000.00	4	4,280,100	0.40	1,070,025	5.797	63.73	736	100.00
1,250,000.01 -	1,500,000.00	6	8,082,000	0.75	1,347,000	5.993	54.88	685	84.32
1,500,000.01 -	1,750,000.00	3	4,793,300	0.45	1,597,767	5.728	45.45	743	100.00
1,750,000.01 -	2,000,000.00	5	9,299,250	0.87	1,859,850	5.727	62.48	736	100.00
Total:	<u> </u>	3,995	1,073,190,145	100.00%	268,633	6.204	75.56%	701	76.74%

^{*}weighted by original balance

Principal Balances of Mortgage Loans as of Cutoff Date

		Aggregate	% of Aggregate					•
	Number of	Principal Balance	Principal Balance as	Average	WA		WA	
Range (\$)	Loans	as of Cut-off Date	of Cut-off Date	Balance	Coupon	WA LTV	FICO	IO %
25,000.01 - 50,000.00	19	838,522	0.08	44,133	7.128	59.21	709	36.53
50,000.01 - 75,000.00	69	4,490,960	0.42	65,086	6.791	70.04	705	49.12
75,000.01 - 100,000.00	222	19,899,154	1.86	89,636	6.573	72.79	697	60.11
100,000.01 - 125,000.00	362	41,164,069	3.84	113,713	6.583	77.00	702	66.21
125,000.01 - 150,000.00	413	56,860,494	5.31	137,677	6.416	76.52	704	75.82
150,000.01 - 175,000.00	346	56,048,153	5.23	161,989	6.392	76.97	699	69.28
175,000.01 - 200,000.00	309	57,985,477	5.41	187,655	6.349	76.58	695	68.78
200,000.01 - 225,000.00	265	56,306,369	5.25	212,477	6.270	75.97	692	72.95
225,000.01 - 250,000.00	240	57,228,382	5.34	238,452	6.155	75.96	698	75.98
250,000.01 - 275,000.00	231	60,519,018	5.65	261,987	6.237	76.33	694	72.89
275,000.01 - 300,000.00	225	64,845,908	6.05	288,204	6.149	76.04	699	76.40
300,000.01 - 325,000.00	166	51,954,911	4.85	312,981	6.153	76.90	696	77.77
325,000.01 - 359,650.00	223	76,562,921	7.14	343,331	6.127	76.77	697	74.47
359,650.01 - 500,000.00	594	252,252,885	23.54	424,668	6.143	<i>7</i> 7.10	699	77.63
500,000.01 - 1,000,000.00	293	188,341,054	17.57	642,802	6.082	73.75	711	86.72
1,000,000.01 - 1,250,000.00	4	4,280,100	0.40	1,070,025	5.797	63.73	736	100.00
1,250,000.01 - 1,500,000.00	6	8,067,079	0.75	1,344,513	5.994	54.88	685	84.48
1,500,000.01 - 1,750,000.00	3	4,793,300	0.45	1,597,767	5.728	45.45	743	100.00
1,750,000.01 - 2,000,000.00		9,299,250	0.87	1,859,850	5.727	62.48	736	100.00
Total:	3,995	1,071,738,004	100.00%	268,270	6.204	75.57%	701	76.84%



COLLATERAL TABLES - TOTAL POOL (continued)

Current Mortgage Rates of Mortgage Loans

	Number of	Aggregate Principal Balance as of Cut-	% of Aggregate Principal Balance as	Average	WA		WA	
Mortgage Rates (%)	Loans	off Date	of Cut-off Date	Balance	Coupon	WA LTV	FICO	IO %
3.500 - 3.999	1	274,899	0.03	274,899	3.875	80.00	707	100.00
4.000 - 4.499	3	634,735	0.06	211,578	4.205	74.39	694	100.00
4.500 - 4.999	50	17,797,984	1.66	355,960	4.775	75.34	736	92.40
5.000 - 5.499	276	88,608,468	8.27	321,045	5.214	71.15	728	88.05
5.500 - 5.999	1,049	330,080,541	30.80	314,662	5.767	72.57	714	78.27
6.000 - 6.499	1,108	292,593,480	27.30	264,074	6.206	75.63	698	76.30
6.500 - 6.999	931	218,849,566	20.42	235,069	6.672	78.40	685	73.66
7.000 - 7.499	314	70,732,992	6.60	225,264	7.173	79.89	683	77.91
7.500 - 7.999	189	37,459,810	3.50	198,200	7.679	84.18	670	57.52
8.000 - 8.499	49	9,937,458	0.93	202,805	8.161	82.66	662	61.34
8.500 - 8.999	20	3,935,876	0.37	196,794	8.681	84.30	658	48.70
9.000 - 9.499	2	272,200	0.03	136,100	9.293	98.05	618	100.00
9.500 - 9.999	1	400,000	0.04	400,000	9.875	94.12	609	100.00
10.000 - 10.499	1	133,964	0.01	133,964	10.000	80.00	656	0.00
12.000 - 12.499	1	26,033	0.00	26,033	12.000	16.00	631	0.00
Total:	3,995	1,071,738,004	100.00%	268,270	6.204	75.57%	701	76.84%

Original Term to Maturity of Mortgage Loans

	A	ggregate Principal	% of Aggregate					
	Number of I	Balance as of Cut-	Principal Balance as	Average	WA		WA	
Original Term (mos)	Loans	off Date	of Cut-off Date	Balance	Coupon	WA LTV	FICO	IO %
180 or less	68	16,154,585	1.51	237,567	5.709	60.46	707	11.64
181 - 240	14	3,761,582	0.35	268,684	5.996	59.72	682	0.00
301 - 360	3,913	1,051,821,838	98.14	268,802	6,212	75.86	701	78.12
Total:	3,995	1,071,738,004	100.00%	268,270	6.204	75.57 %	701	76.84%

Stated Remaining Term to Maturity of Mortgage Loans

Remaining Term (mos)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Average Balance	WA Coupon	WA LTV	WA FICO	10 %_
180 or less	68	16,154,585	1.51	237,567	5.709	60.46	707	11.64
181 - 240	14	3,761,582	0.35	268,684	5.996	59.72	682	0.00
301 - 360	3,913	1,051,821,838	98.14	268,802	6.212	75.86	701	78.12
Total:	3,995	1,071,738,004	100.00%	268,270	6.204	<i>7</i> 5.57%	701	76.84%

Seasoning of Mortgage Loans

Seasoning (mos)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Average Balance	WA Coupon	WA LTV	WA FICO	ю %
0-6	3,990	1,070,783,841	99.91	268,367	6.204	75.57	701	76.91
7-12	5	954,163	0.09	190,833	6.388	77.68	597	0.00
Total:	3,995	1,071,738,004	100.00%	268,270	6.204	75.57%	701	76.84%



COLLATERAL TABLES - TOTAL POOL (continued)

Loan-to-Value Ratios of Mortgage Loans**

	Number of	•	% of Aggregate Principal Balance as	Average	WA		WA	
LTVs (%)	Loans	as of Cut-off Date	of Cut-off Date	Balance	Coupon	WA LTV	FICO	<u>10 %</u>
25.00 or less	20	3,548,699	0.33	177,435	6.463	18.37	699	<i>7</i> 7.73
25.01 - 30.00	18	3,128,082	0.29	173,782	5.607	26.88	731	29.33
30.01 - 35.00	17	3,685,968	0.34	216,822	5.963	32.69	683	61.25
35.01 - 4 0.00	34	9,263,743	0.86	272,463	5.739	37.95	725	55.80
40.01 - 45.00	47	13,019,227	1,21	277,005	5.855	42.71	710	58.14
45.01 - 50.00	71	17,490,680	1.63	246,348	5.874	47.63	728	49.22
50.01 - 55.00	82	28,412,328	2.65	346,492	5.907	52.59	719	63.72
55.01 - 60.00	116	36,078,513	3.37	311,022	5.874	57.98	697	60.19
60.01 - 65.00	188	60,226,363	5.62	320,353	5.893	63.77	704	66.62
65.01 - 70.00	256	70,622,806	6.59	275,870	6.155	69.19	702	74.55
70.01 - 75.00	246	70,116,584	6.54	285,027	6.263	73.66	704	73.59
75.01 - 80.00	2,418	642,222,609	59.92	265,601	6.176	79.75	703	83.68
80.01 - 85.00	70	21,649,718	2.02	309,282	6.616	84.34	647	56.19
85.01 - 90.00	262	62,454,278	5.83	238,375	6.870	89.59	668	62.95
90.01 - 95.00	118	23,097,286	2.16	195,740	7.095	94.81	695	74.68
95.01 -100.00	32	6,721,120	0.63	210,035	6.465	99.85	726	88.31
Total:	3,995	1,071,738,004	100.00%	268,270	6.204	75.57%	701	76.84%

^{*} References to loan-to-value ratios are references to combined loan-to-value ratios with respect to second lien Mortgage Loans.

Occupancy Status of Mortgage Loans

Occupancy Status	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Average Balance	WA Coupon	WA LTV	WA FICO	10 %_
Investor Occupied	679	133,249,327	12.43	196,243	6.575	74.01	713	68.84
Owner Occupied	3,140	898,959,020	83.88	286,293	6.129	75.73	699	77.71
Second Home	176	39,529,658	3.69	224,600	6.658	77.17	702	83.97
Total:	3,995	1,071,738,004	100.00%	268,270	6.204	75.57%	701	76.84%

Property Type of Mortgage Loans

		Aggregate	% of Aggregate					
	Number of	Principal Balance	Principal Balance as	Average	WA		WA	
Property Types	Loans	as of Cut-off Date	of Cut-off Date	Balance	Coupon	WA LTV	FICO	IO %
Single Family	2,216	627,624,708	58.56	283,224	6.165	74.31	699	75.03
Pud	1,131	264,073,722	24.64	233,487	6.221	78.02	703	84.44
Condo	377	91,931,306	8.58	243,850	6.178	78.16	710	89.51
2-4 Family	271	88,108,269	8.22	325,123	6.455	74.44	696	53.78
Total:	3,995	1,071,738,004	100.00%	268,270	6.204	75.57 %	701	76.84%

COLLATERAL TABLES - TOTAL POOL (continued)

Loan Purpose of Mortgage Loans

Loan Purpose	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Average Balance	WA Coupon	WA LTV	WA FICO	ю %
Cash Out Refi	1,197	364,779,379	34.04	304,745	6.239	70.63	684	64.37
Purchase	2,539	628,366,912	58.63	247,486	6.225	79.10	709	84.16
Rate & Term Refi	259	78,591,713	7.33	303,443	5.867	70.24	715	76.18
Total:	3,995	1,071,738,004	100.00%	268,270	6.204	75.57%	701	76.84%

Document Type of Mortgage Loans

Document Type	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Average Balance	WA Coupon	WA LTV	WA FICO	ю %
Full Documentation Provided	923	231,999,530	21.65	251,354	6.004	77.39	712	76.92
No Income / No Asset	542	131,998,171	12.32	243,539	6.263	67.01	703	62.48
No Ratio	285	86,079,730	8.03	302,034	6.332	73.77	708	84.05
Stated Income / Stated Asset	860	232,925,317	21.73	270,843	6.414	77.33	681	63.83
Stated Income / Verified								
Assets	1,385	388,735,257	36.27	280,675	6.148	76.73	704	87.87
Total:	3,995	1,071,738,004	100.00%	268,270	6.204	<i>7</i> 5.57%	701	76.84%



COLLATERAL TABLES - TOTAL POOL (continued)

Product Type of Mortgage Loans

Product Type	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Average Balance	WA Coupon	WA LTV	WA FICO	10 %
10/6 Arm (IO)	34	11,477,458	1.07	337,572	5.671	74.44	754	100.00
15Y Fixed Amort	67	14,274,585	1.33	213,054	5.835	57.89	700	0.00
15Y Fixed Amort (IO)	1	1,880,000	0.18	1,880,000	4.750	80.00	755	100.00
20Y Fixed Amort	14	3,761,582	0.35	268,684	5.996	59.72	682	0.00
2/6 MONTH LIBOR	197	46,259,160	4.32	234,818	6.805	82.23	648	0.00
2/6 MONTH LIBOR - 24								
MONTH IO	8	2,427,350	0.23	303,419	6.479	80.09	706	100.00
2/6 MONTH LIBOR - 60								
MONTH IO	116	35,944,676	3.35	309,868	6.465	80.62	656	100.00
2/6 MONTH LIBOR -120								
MONTH IO	683	191,848,931	17.90	280,892	6.126	79.24	692	100.00
30Y Fixed Amort	696	158,933,618	14.83	228,353	6.292	70.97	704	0.00
30Y Fixed Amort (IO)	815	230,126,831	21.47	282,364	6.300	72.36	707	100.00
3/6 MONTH LIBOR	30	7,342,679	0.69	244,756	6.639	77.49	673	0.00
3/6 MONTH LIBOR - 24								
MONTH IO	1	300,667	0.03	300,667	5.875	80.00	741	100.00
3/6 MONTH LIBOR - 36								
MONTH IO	20	7,274,650	0.68	363,733	6.319	78.30	684	100.00
3/6 MONTH LIBOR - 60								
MONTH IO	22	6,717,954	0.63	305,362	6.382	78.67	681	100.00
3/6 MONTH LIBOR -120								
MONTH IO	112		3.01	287,789	5.980	76.27	716	100.00
5/6 MONTH LIBOR	58	13,659,992	1,27	235,517	6.269	74.03	705	0.00
5/6 MONTH LIBOR - 36								
MONTHIO	2	584,650	0.05	292,325	5.991	81.71	664	100.00
5/6 MONTH LIBOR - 60								
MONTHIO	118	43,752,175	4.08	370,781	6.079	77.86	707	100.00
5/6 MONTH LIBOR -120								
MONTH IO	833			246,622	6.152		710	
6 Mo Libor Arm	6			309,858	6.013		695	0.00
6 Mo Libor Arm (IO)	90	30,327,235	2.83	336,969	5.697	75.52	712	100.00
7/6 MONTH LIBOR	8	3 2,122,915	0.20	265,364	5.810	75.28	754	0.00
7/6 MONTH LIBOR - 84								
MONTH IO	16	5,792,150	0.54	362,009	5.699	74.34	724	100.00
7/6 MONTH LIBOR -120								
MONTH IO	48			362,520	5.773	75.51	734	
Total:	3,995	1,071,738,004	100.00%	268,270	6.204	75.57%	701	76.84%

COLLATERAL TABLES - TOTAL POOL (continued)

Index Type of Mortgage Loans

	Number of		% of Aggregate Principal Balance as	Average	WA		WA	
Index Type	Loans	as of Cut-off Date	of Cut-off Date	Balance	Coupon	WA LTV	_FICO	IO %
6 Mo Libor	2,402	662,761,389	61.84	275,921	6.162	78.24	698	89.25
Fixed	1,593	408,976,615	38.16	256,734	6.271	71.23	706	56.73
Total:	3,995	1,071,738,004	100,00%	268,270	6.204	75.57%	701	76.84%

Geographical Distribution of Mortgages Loans

State	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Average Balance	WA Coupon	WA LTV	WA FICO	10 %
California	1,442	506,725,674	47.28	351,405	5.984	73.11	705	80.86
Georgia	768	146,850,354	13.70	191,211	6.024	78.91	<i>7</i> 18	87.64
New Jersey	262	78,931,738	7.36	301,266	6.590	77.95	680	62.21
New York	205	70,711,786	6.60	344,936	6.415	74.31	683	53.31
Florida	315	63,726,687	5.95	202,307	6.699	79.46	699	84.54
Nevada	91	22,379,685	2.09	245,931	6.152	77.38	704	91.54
Arizona	108	21,727,167	2.03	201,177	6.455	78.90	697	77.26
Massachusetts	64	20,175,541	1.88	315,243	6.631	74.63	686	59.84
Washington	70	16,986,989	1.58	242,671	6.058	80.15	691	86.98
Colorado	56	14,372,005	1.34	256,643	6.521	77.05	705	96.29
Texas	102	13,721,883	1.28	134,528	6.654	79.28	699	44.69
Connecticut	44	11,584,559	1.08	263,285	6.370	71.37	690	52.93
Michigan	56	10,328,042	0.96	184,429	6.727	78.03	691	73.79
Maryland	43	9,791,052	0.91	227,699	6.710	78.93	670	60.18
Pennsylvania	49	7,625,080	0.71	155,614	6.703	79.50	689	38.02
Other	320	56,099,762	5.23	175,312	6.622	77.75	694	67.30
Total:	3,995	1,071,738,004	100.00%	268,270	6.204	75.57%	701	76.84%

Original Prepayment Penalty Term

Original Prepayment Penalty Term*	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Average Balance	WA Coupon	WA LTV	WA FICO	IO %
0	1,084	307,510,391	28.69	283,681	6.439	76.22	697	70.30
6	34	12,398,483	1.16	364,661	5.952	68.72	730	83.78
12	313	104,825,285	9,78	334,905	6.248	73.49	696	69.72
24	958	250,438,622	23.37	261,418	6.153	78.32	693	88.04
36	1,322	323,741,950	30.21	244,888	6.083	73.48	705	74.44
60	284	72,823,273	6.79	256,420	5.899	76.80	728	85.69
Total:	3,995	1,071,738,004	100.00%	268,270	6.204	75.57%	701	76.84%



COLLATERAL TABLES - TOTAL POOL (continued)

Fico Scores of Mortgage Loans

T: 0	Number of	•	% of Aggregate Principal Balance as	Average	WA	5314 × 0001	WA	*0.0/
Fico Scores	Loans	as of Cut-off Date	of Cut-off Date	Balance	_Coupon	WA LTV	FICO	IO %
501 - 525	1	255,122	0.02	255,122	8.950	80.00	524	0.00
526 - 550	2	461,845	0.04	230,922	8.212	80.84	544	0.00
551 - 575	4	1,114,889	0.10	278,722	6.713	74.96	562	0.00
576 - 600	67	16,214,634	1.51	242,009	6.828	79.84	589	37.48
601 - 625	155	42,238,558	3.94	272,507	6.714	80.65	616	56.89
626 - 650	497	123,559,147	11.53	248,610	6.508	75.50	639	70.72
651 - 675	649	166,772,354	15.56	256,968	6.369	76.44	664	78.40
676 - 700	752	203,837,736	19.02	271,061	6.209	76.12	688	80.81
701 - 725	603	170,808,604	15.94	283,265	6.098	75.25	713	80.62
726 - 750	524	139,437,619	13.01	266,102	5.986	75.41	738	80.07
751 - 77 5	418	118,270,134	11.04	282,943	5.951	74.06	763	81.55
776 - 800	271	75,735,636	7.07	279,467	5.955	72.51	786	72.80
801 - 825	52	13,031,728	1.22	250,610	5.979	71.65	807	73.66
Total:	3,995	1,071,738,004	100.00%	268,270	6.204	75.57%	701	76.84%

Margins of Adjustable Rate Mortgage Loans

Margins (%)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Average Balance	WA Coupon	WA LTV	WA FICO	IO %
1.000 - 1.499	1	150,400		150,400	4.250	80.00	659	100.00
2.000 - 2.499	1,062	274,530,679	41.42	258,503	6.002	77.00	716	94.95
2.500 - 2.999	635	193,610,330	29.21	304,898	6.103	78.35	695	94.69
3.000 - 3.499	264	66,894,166	10.09	253,387	6.081	76.57	709	95.73
3.500 - 3.999	79	28,106,711	4.24	355,781	6.211	75.95	• 696	91.28
4.000 - 4,499	18	6,436,296	0.97	357,572	6.676	77.94	705	85.39
4.500 - 4.999	16	5,109,562	0.77	319,348	5.680	81.17	657	55.73
5.000 - 5.499	75	22,780,823	3.44	303,744	6.257	81.51	669	63.10
5.500 - 5.999	117	31,624,714	4.77	270,297	6.675	82.44	639	52.87
6.000 - 6.499	49	12,491,724	1.88	254,933	7.066	86.09	627	57.11
6.500 - 6.999	58	13,996,098	2.11	241,312	7.282	86.69	631	55.44
7.000 - 7.499	20	5,379,269	0.81	268,963	7.902	86.58	628	55.33
7.500 - 7.999	7	1,484,618	0.22	212,088	8.705	86.73	631	13.94
8.000 - 8.499	1	166,000	0.03	166,000	9.400	100.00	581	100.00
Total:	2,402	662,761,389	100.00%	275,921	6.162	78.24%	698	89.25%



COLLATERAL TABLES - TOTAL POOL (continued)

Next Rate Change Dates of Adjustable Rate Mortgage Loans

Next Rate Change Dates	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Average Balance	WA Coupon	WA LTV	WA FICO	IO %
October 1, 2005	21			352,099	5.187	78.05	716	97.12
November 1, 2005	26	.,		299,337	5.754	74.69	707	85.27
December 1, 2005	33			332,698	6.028	79.07	711	95.45
January 1, 2006	13			403,518	5.867	66.23	706	100.00
February 1, 2006	1			447,200	5.250	80.00	733	100.00
March 1, 2006	2	•		168,800	4.458	80.00	715	100.00
February 1, 2007	2			323,171	6.153	75.83	609	0.00
March 1, 2007	2	•		324,990	6.563	81.45	681	0.00
April 1, 2007	39	10,855,114	1.64	278,336	6.205	78.33	677	82.67
May 1, 2007	86	23,184,128	3.50	269,583	6.343	<i>7</i> 7.99	678	81.98
June 1, 2007	331	90,631,843	13.67	273,812	6.258	79.28	678	82.26
July 1, 2007	323	86,736,731	13.09	268,535	6.268	80.19	682	88.98
August 1, 2007	221	63,775,979	9.62	288,579	6.344	81.49	681	79.20
November 1, 2007	1	104,867	0.02	104,867	4.625	91.05	598	0.00
February 1, 2008	1	88,295	0.01	88,295	7.586	85.00	589	0.00
April 1, 2008	13	3,468,406	0.52	266,800	5.975	75.90	714	88.57
May 1, 2008	45	15,007,215	2,26	333,494	6.196	75.16	711	83.73
June 1, 2008	60	19,905,406	3.00	331,757	6.208	76.67	698	90.08
July 1, 2008	44	10,369,708	1.56	235,675	6.099	79.30	694	87.50
August 1, 2008	21	4,924,404	0.74	234,495	6.181	79.81	695	78.90
March 1, 2010	2	511,600	0.08	255,800	5.936	78.71	695	100.00
April 1, 2010	30	6,598,933	1.00	219,964	6.049	77.74	720	90.39
May 1, 2010	105	31,376,158	4.73	298,821	6.210	77.35	703	94.39
June 1, 2010	367	101,143,117	15.26	275,594	6.081	77.00	713	93.76
June 30, 2010	1	449,000	0.07	449,000	5.875	68.57	683	100.00
July 1, 2010	294	72,531,449	10.94	246,706	6.160	77.65	708	96.00
August 1, 2010	212	50,822,851	7.67	239,730	6.231	78.37	705	95.97
May 1, 2012	4	1,285,800	0.19	321,450	5.671	68.94	720	100.00
June 1, 2012	34	11,662,834	1.76	343,025	5.676	74.83	734	93.93
July 1, 2012	16	7,089,187	1.07	443,074	6.025	73.22	741	85.77
August 1, 2012	18	5,278,200	0.80	293,233	5.606	80.31	726	92.31
June 1, 2015	22	7,770,158	1.17	353,189	5.687	75.07	760	100.00
July 1, 2015	10		0.48	316,980	5.676	73.87	743	100.00
August 1, 2015	2			268,750	5.413	68.69	737	100.00
Total:	2,402	662,761,389	100.00%	275,921	6.162	78.24%	698	89.25%



COLLATERAL TABLES - TOTAL POOL (continued)

Maximum Mortgage Rates of Adjustable Rate Mortgage Loans

Maximum Mortgage Rates (%)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Average Balance	WA Coupon	WA LTV	WA FICO	ю %
9.500 - 9.999	11			338,229	4.795	73.62	744	97.18
10.000 - 10.499	.11			285,297	5.183	75.33	736	100.00
				•				
10.500 - 10.999	314	92,680,472	13.98	295,161	5.639	76.18	711	95.52
11.000 - 11.499	432	112,636,069	16.99	260,732	5.834	<i>7</i> 7.55	711	94.29
11.500 - 11.999	594	170,920,394	25.79	287,745	6.004	77.17	708	93.69
12.000 - 12.499	442	122,468,174	18.48	277,077	6.362	78.69	687	88.64
12.500 - 12.999	299	79,962,179	12.07	267,432	6,722	80.28	673	<i>7</i> 7.78
13.000 - 13.499	108	25,501,079	3.85	236,121	7.270	82.55	665	78.91
13.500 - 13.999	81	20,185,042	3.05	249,198	7.659	86.43	657	57.71
14.000 - 14.499	14	3,690,779	0.56	263,627	7.907	84.39	634	52.45
14.500 - 14.999	10	2,463,089	0.37	246,309	8.461	84.33	630	39.12
15.000 - 15.499	2	272,200	0.04	136,100	9.293	98.05	618	100.00
15.500 - 15.999	1	400,000	0.06	400,000	9.875	94.12	609	100.00
16.500 - 16.999	1	676,000	0.10	676,000	4.875	80.00	659	100.00
17.000 - 17.499	1	331,750	0.05	331,750	5.250	79.00	687	100.00
17.500 - 17.999	1	158,740	0.02	158,740	5.625	80.00	704	0.00
18.000 - 18.499	3	1,499,197	0.23	499,732	6.140	74.69	688	84.39
18.500 - 18.999	3	945,493	0.14	315,164	6.714	80.00	693	43.35
Total:	2,402	662,761,389	100.00%	275,921	6.162	78.24%	698	89.25%

Minimum Mortgage Rates of Adjustable Rate Mortgage Loans

		Aggregate	% of Aggregate					
	Number of	•	Principal Balance as	Average	WA		WA	
Minimum Mortgage Rates (%)	Loans	as of Cut-off Date	of Cut-off Date	Balance	Coupon	WA LTV	FICO	10 %
1.000 - 1.499	1	150,400	0.02	150,400	4.250	80.00	659	100.00
2.000 - 2.499	1,062	274,530,679	41.42	258,503	6.002	77.00	716	94.95
2.500 - 2.999	635	193,610,330	29.21	304,898	6.103	78.35	695	94.69
3.000 - 3.499	264	66,894,166	10.09	253,387	6.081	76.57	709	95.73
3.500 - 3.999	79	28,106,711	4.24	355,781	6.211	75.95	696	91.28
4.000 - 4.499	16	5,817,096	0.88	363,569	6.814	77.72	704	83.83
5.000 - 5.499	19	5,805,600	0.88	305,558	6.161	78.93	700	100.00
5.500 - 5.999	27	8,736,385	1.32	323,570	5.822	81.10	660	64.40
6.000 - 6.499	70	20,599,784	3.11	294,283	6.263	81.76	648	51.40
6.500 - 6.999	124	32,399,761	4.89	261,288	6.743	83.01	640	54.31
7.000 - 7.499	40	10,000,545	1.51	250,014	7.184	85.14	629	62.53
7.500 - 7.999	49	12,320,393	1.86	251,437	7.659	89.38	630	47.27
8.000 - 8.499	8	1,881,745	0.28	235,218	8.273	87.67	607	17.94
8.500 - 8.999	6	1,341,794	0.20	223,632	8.740	86.38	628	15.43
9.000 - 9.499	1	166,000	0.03	166,000	9.400	100.00	581	100.00
9.500 - 9.999	1	400,000	0.06	400,000	9.875	94.12	609	100.00
Total:	2,402	662,761,389	100.00%	275,921	6.162	78.24%	698	89.25%



COLLATERAL TABLES - TOTAL POOL (continued)

Initial Periodic Rate Caps of Adjustable Rate Mortgage Loans

Initial Davis dia Data Cons (9/)		Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Average Balance	WA	WA LTV	WA FICO	IO %
Initial Periodic Rate Caps (%)	Loans	as of Cut-off Date	of Cut-off Date	рягавсе	Coupon	WALIV	FICO	10 %
1.00	87	28,278,179	4.27	325,037	5.725	76.17	713	96.34
1,50	4	1,093,084	0.16	273,271	6.471	76.83	648	80.73
2.00	54	17,458,377	2.63	323,303	6.061	77.88	705	92.42
3.00	1,104	303,151,572	45.74	274,594	6.282	79.68	681	83.29
5.00	935	237,625,132	35.85	254,145	6.174	78.05	706	95.11
6.00	218	75,155,046	11.34	344,748	5.823	73.94	732	91.45
Total:	2,402	662,761,389	100.00%	275,921	6.162	78.24%	698	89.25%

Subsequent Periodic Rate Caps of Adjustable Rate Mortgage Loans

Subsequent Periodic Rate Caps	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Average Balance	WA Coupon	WA LTV	WA FICO	10 %
1.00	2,401			275,819	6.161	78,24	698	89.24
2.00	1	520,000	0.08	520,000	7.850	80.00	702	100.00
Total:	2,402	662,761,389	100.00%	275,921	6.162	78.24%	698	89.25%



Group I Mortgage Loan Collateral Summary Collateral statistics for the Mortgage Loans listed below are as of the Cutoff Date. Collateral Summary Ranges (if applicable) **Total Number of Loans** 2,780 Total Outstanding Loan Principal Balance \$845,156,398 \$26,033 - \$2,000,000 Average Outstanding Loan Principal Balance \$304,013 6.142% 3.875% - 12.000% WA Coupon WA Remaining Term (mo.) 354 175-359 WA LTV 76.25% 16.00% - 100.00% WA CLTV** 16.39% - 100.00% 85.15% 524 - 816 WA FICO* 701 3 1-10 WA Seasoning (mo.) Interest Only Loans 83.52% 1st Liens 100.00% 2nd Liens 0.00% Simultaneous 2nd Liens 50.84% Loan Type **ARM** 78.42% 21.58% **Fixed** Geographic Distribution CA 51.36% 12.46% GA NJ 7.86% **ARM Characteristics Gross Margin** 3.098% 1.250% - 8.400% 3.943% 1.000% - 6.000% Initial Periodic Cap Subsequent Periodic Cap 1.001% 1.000% - 2.000% Lifetime Maximum Rate 11.817% 9.625% - 18.750% Lifetime Minimum Rate 3.214% 1.250% - 9.875%

^{*}Zero Values Excluded

^{**}WA Combined LTV is defined as the Loan-to-Value Ratios of the First Lien Mortgage Loans and Combined Loan-to-Value Ratios of the Second Lien Mortgage Loans.



COLLATERAL TABLES – ADJUSTABLE RATE MORTGAGE LOANS

Original Principal Balances of Mortgage Loans

			% of Aggregate					
Range (\$)	Number of Loans	Aggregate Original Principal Balance	Original Principal Balance	Average Balance	WA Coupon*	WA LTV*	WA FICO*	ю%
25,000.01 - 50,000			0.03	41,942	7.385	71.85	703	35.76
		•		· ·				
50,000.01 - 75,000		1,099,250	0.13	61,069	6.500	72.30	696	61.75
75,000.01 - 100,000	0.00 119	10,829,474	1.28	91,004	6.470	73.64	697	80.00
100,000.01 - 125,00	0.00 174	19,940,551	2.36	114,601	6.507	77 .96	701	80.93
125,000.01 - 150,00	0.00 253	34,891,450	4.12	137,911	6.313	78.53	703	87.31
150,000.01 - 175,00	0.00 210	34,009,772	4.02	161,951	6.294	77.87	698	83.33
175,000.01 - 200,00	0.00 210	39,446,613	4.66	187,841	6.305	78.29	698	74.51
200,000.01 - 225,00	0.00 159	33,840,148	4.00	212,831	6.173	78.41	693	84.21
225,000.01 - 250,00	0.00 178	42,440,481	5.02	238,430	6.083	77.43	69 6	84.36
250,000.01 - 275,00	00.00 145	38,019,409	4.49	262,203	6.126	78.34	692	85.59
275,000.01 - 300,00	0.00 155	44,689,298	5.28	288,318	6.103	78.28	694	84.39
300,000.01 - 325,00	00.00 120	37,554,585	4.44	312,955	6.105	79.14	693	85.02
325,000.01 - 359,65	50.00 155	53,123,954	6.28	342,735	6.072	77.88	695	85.24
359,650.01 - 500,00	00.00 568	241,610,276	28.56	425,370	6.142	77.33	698	79.66
500,000.01 - 1,000,0	00.00 292	187,754,829	22.19	642,996	6.080	73.76	711	86.63
1,000,000.01 - 1,250,0	000.00 4	4,280,100	0.51	1,070,025	5. 7 97	63.73	736	100.00
1,250,000.01 - 1,500,0	000.00 6	8,082,000	0.96	1,347,000	5.993	54.88	685	84.32
1,500,000.01 - 1,750,0	000.00 3	4,793,300	0.57	1,597,767	5.728	45.45	743	100.00
1,750,000.01 - 2,000,0	000.00 5	9,299,250	1.10	1,859,850	5.727	62.48	736	100.00
Total:	2,780	845,956,389	100.00%	304,301	6.142	76.25%	701	83.44%

^{*}weighted by original balance

Principal Balances of Mortgage Loans as of Cutoff Date

•	Number of	Aggregate Principal Balance as of Cut-off I	% of Aggregate	Average	WA		WA	
Range (\$)	Loans	Date	of Cut-off Date	Balance	Coupon	WA LTV	FICO	ю %
25,000.01 - 50,000.00	6	250,904	0.03	41,817	7.378	71.92	703	35.87
50,000.01 - 75,000.00	19	1,170,814	0.14	61,622	6.461	72.77	698	57.98
75,000.01 - 100,000.00	118	10,739,290	1.27	91,011	6.474	73.60	696	80.67
100,000.01 - 125,000.00	176	20,167,489	2.39	114,588	6.504	78.05	700	80.01
125,000.01 - 150,000.00	251	34,611,110	4.10	137,893	6.313	78.49	704	88.01
150,000.01 - 175,000.00	213	34,498,976	4.08	161,967	6.288	77.90	699	82.15
175,000.01 - 200,000.00	207	38,851,953	4.60	187,691	6.310	78.27	698	75.65
200,000.01 - 225,000.00	160	34,030,475	4.03	212,690	6.171	78.24	693	83.74
225,000.01 - 250,000.00	177	42,181,932	4.99	238,316	6.084	77. 57	697	84.87
250,000.01 - 275,000.00	145	37,983,005	4.49	261,952	6.125	78.34	692	85.67
275,000.01 - 300,000.00	157	45,247,873	5.35	288,203	6.099	78.14	695	83.35
300,000.01 - 325,000.00	119	37,240,130	4.41	312,942	6.113	79.29	693	85.74
325,000.01 - 359,650.00	156	53,473,286	6.33	342,777	6.072	77.94	694	84.68
359,650.01 - 500,000.00	567	241,145,972	28.53	425,302	6.141	77.33	698	79.81
500,000.01 - 1,000,000.00	. 291	187,123,460	22.14	643,036	6.080	73.75	711	86.93
1,000,000.01 - 1,250,000.00	4	4,280,100	0.51	1,070,025	5.797	63.73	736	100.00
1,250,000.01 - 1,500,000.00	ϵ	8,067,079	0.95	1,344,513	5.994	54.88	685	84.48
1,500,000.01 - 1,750,000.00	3	4,793,300	0.57	1,597,767	5.728	45.45	743	100.00
1,750,000.01 - 2,000,000.00	5	9,299,250	1.10	1,859,850	5.727	62.48	736	100.00
Total:	2,780	845,156,398	100,00%	304,013	6.142	76.25%	701	83.52%



COLLATERAL TABLES - ADJUSTABLE RATE MORTGAGE LOANS (continued)

Current Mortgage Rates of Mortgage Loans

	· · · · · · · · · · · · · · · · · · ·	ggregate Principal clance as of Cut-off I	% of Aggregate	Average	WA		WA	
Mortgage Rates (%)	Loans_	Date	of Cut-off Date	Balance		WA LTV	FICO	10 %
3.500 - 3.999	1	274,899	0.03	274,899	3.875	80.00	707	100.00
4.000 - 4.499	3	634,735	0.08	211,578	4.205	74.39	694	100.00
4.500 - 4.999	50	17,797,984	2.11	355,960	4.775	75.34	736	92.40
5.000 - 5.499	263	85,505,850	10.12	325,117	5.214	71.56	728	89.39
5.500 - 5.999	812	276,978,061	32.77	341,106	5.758	74.13	714	85.43
6.000 - 6.499	746	222,752, 44 7	26.36	298,596	6.203	76.73	697	83.43
6.500 - 6.999	562	154,014,710	18.22	274,048	6.680	78.90	681	79.39
7.000 - 7.499	201	52,852,942	6.25	262,950	7.177	79.49	678	86.95
7.500 - 7.999	95	23,630,840	2.80	248,746	7.680	85.97	659	60.04
8.000 - 8.499	31	7,302,389	0.86	235,561	8.176	83.58	661	68.78
8.500 - 8.999	12	2,713,307	0.32	226,109	8.666	83.68	658	54.55
9.000 - 9.499	2	272,200	0.03	136,100	9.293	98.05	618	100.00
9.500 - 9.999	1	400,000	0.05	400,000	9.875	94.12	609	100.00
12.000 - 12.499	1	26,033	0.00	26,033	12.000	16.00	631	0.00
Total:	2.780	845.156.398	100.00%	304.013	6.142	76.25%	701	83.52%

Original Term to Maturity of Mortgage Loans

			% of Aggregate Principal Balance as	Average	WA		WA	
Original Term (mos)	Loans	Date	of Cut-off Date	Balance	Coupon	WA LTV	FICO	IO %
180 or less	68	16,154,585	1.91	237,567	5.709	60.46	707	11.64
181 - 240	14	3,761,582	0.45	268,684	5.996	59.72	682	0.00
301 - 360	2,698	825,240,232	97.64	305,871	6.151	76.63	701	85.30
Total:	2.780	845.156.398	100.00%	304.013	6.142	76.25%	701	83.52%

Stated Remaining Term to Maturity of Mortgage Loans

		gregate Principal ance as of Cut-off 1	% of Aggregate Principal Balance as	Average	WA		WA	
Remaining Term (mos)	Loans	Date	of Cut-off Date	Balance	Coupon	WA LTV	FICO	IO %
180 or less	68	16,154,585	1.91	237,567	5.709	60.46	707	11.64
181 - 240	14	3,761,582	0.45	268,684	5.996	59.72	682	0.00
301 - 360	2,698	825,240,232	97.64	305,871	6.151	76.63	701	85.30
Total:	2,780	845,156,398	100.00%	304,013	6.142	76.25%	701	83.52%

Seasoning of Mortgage Loans

	Number of Ba	alance as of Cut-off I	rincipal Balance as	Average	WA		WA	
Seasoning (mos)	Loans	Date	of Cut-off Date	Balance_	Coupon	WA LTV	FICO	IO %
0-6	2,776	844,316,895	99.90	304,149	6.142	76.25	701	83.60
7-12	4	839,503	0.10	209,876	6.113	78.70	_606	0.00
Total:	2,780	845,156,398	100.00%	304,013	6.142	76.25%	701	83.52%



COLLATERAL TABLES - ADJUSTABLE RATE MORTGAGE LOANS (continued)

Loan-to-Value Ratios of Mortgage Loans**

		Aggregate Principal Salance as of Cut-off 1	% of Aggregate	Average	WA		WA	
LTVs (%)	Loans	Date	of Cut-off Date	Balance		WA LTV	FICO	Ю %
25.00 or less	7	1,874,989	0.22	267,856	6.766	18.78	682	83.12
25.01 - 30.00	9	1,718,128	0.20	190,903	5.400	26.56	727	51.07
30.01 - 35.00	10	2, 44 5,733	0.29	244,573	6.021	32.33	671	70.70
35.01 - 40.00	18	6,581,903	0.78	365,661	5.587	38.03	728	62.86
40.01 - 45.00	19	7,829,644	0.93	412,087	5.812	43.03	715	65.56
45.01 - 50.00	26	10,170,706	1.20	391,181	5.744	47 <i>.7</i> 7	740	67.25
50.01 - 55.00	49	21,436,637	2.54	437,482	5.887	52.60	723	71.36
55.01 - 60.00	50	21,705,998	2.57	434,120	5.716	58.06	706	<i>7</i> 7.30
60.01 - 65.00	113	44,985,391	5.32	398,101	5.811	63.92	708	76.64
65.01 - 70.00	183	54,727,594	6.48	299,058	6.112	69.25	701	82.84
70.01 - 75.00	170	58,205,378	6.89	342,385	6.194	73.72	706	78.32
75.01 - 80.00	1,772	521,377,009	61.69	294,231	6.095	79.76	704	89.51
80.01 - 85.00	59	19,193,103	2.27	325,307	6.597	84.30	642	56.38
85.01 - 90.00	201	52,153,811	6.17	259,472	6.888	89.59	661	63.20
90.01 - 95.00	75	16,444,688	1.95	219,263	7.062	94.75	687	81.61
95.01 -100.00	19	4,305,688	0.51	226,615	6.297	99.77	723	98.06
Total:	2,780	845,156,398	100.00%	304,013	6.142	76.25%	701	83.52%

^{*} References to loan-to-value ratios are references to combined loan-to-value ratios with respect to second lien Mortgage Loans.

Occupancy Status of Mortgage Loans

		Aggregate Principal Balance as of Cut-off 1	% of Aggregate Principal Balance as	Average	WA		WA	
Occupancy Status	Loans_	<u>Date</u>	of Cut-off Date	Balance	Coupon	WA LTV	FICO	IO %
Investor Occupied	456	95,875,737	11.34	210,254	6.528	75.36	712	78.15
Owner Occupied	2,201	717,993,389	84.95	326,212	6.068	76.35	699	83.93
Second Home	123	31,287,272	3.70	254,368	6.650	76.57	699	90.55
Total:	2,780	845,156,398	100.00%	304,013	6,142	76.25%	701	83.52%

Property Type of Mortgage Loans

	_	gregate Principal lance as of Cut-off 1	% of Aggregate Principal Balance as	Average	WA		WA	
Property Types	Loans	Date	of Cut-off Date	Balance	Coupon	WA LTV	FICO	IO %
Single Family	1,503	498,257,723	58.95	331,509	6.102	74.94	700	81.48
Pud	802	206,798,205	24.47	257,853	6.147	78.30	704	91.17
Condo	293	77,106,683	9.12	263,163	6.107	78.62	711	94.01
2-4 Family	182	62,993,787	7.45	346,120	6.484	76.94	689	61.64
Total:	2,780	845,156,398	100.00%	304,013	6.142	76.25%	701	83.52%



COLLATERAL TABLES - ADJUSTABLE RATE MORTGAGE LOANS (continued)

Loan Purpose of Mortgage Loans

Aggregate Principal % of Aggregate Number of Balance as of Cut-off Principal Balance as Average WA WA								
Loan Purpose	Loans	Date	of Cut-off Date	Balance	Coupon	WA LTV	FICO	IO %
Cash Out Refi	776	272,450,180	32.24	351,096	6.226	72.20	683	71.65
Purchase	1,849	512,827,700	60.68	277,354	6.143	79.12	708	89.91
Rate & Term Refi	155	59,878,518	7.08	386,313	5.753	70.10	720	82.74
Total:	2,780	845,156,398	100.00%	304,013	6.142	76.25%	701	83.52%

Document Type of Mortgage Loans

	Number of	Aggregate Principal Balance as of Cut-off 1	% of Aggregate Principal Balance as	Average	WA		WA	
Document Type	Loans	Date	of Cut-off Date	Balance	Coupon	WA LTV	FICO	10 %
Full Documentation Provided	611	176,981,890	20.94	289,659	5.903	77.43	714	82.51
No Income / No Asset	272	82,941,079	9.81	304,930	6.118	67.51	706	74.86
No Ratio	205	70,643,608	8.36	344,603	6.288	74.53	707	91.41
Stated Income / Stated Asset	651	189,195,609	22.39	290,623	6.418	78.49	678	68.36
Stated Income / Verified Assets	1,041	325,394,211	38.50	312,578	6.085	76.90	704	93.37
Total:	2,780	845,156,398	100.00%	304,013	6.142	76.25%	701	83.52%



COLLATERAL TABLES - ADJUSTABLE RATE MORTGAGE LOANS (continued)

Product Type of Mortgage Loans

	Number of	Aggregate Principal Balance as of Cut-off	% of Aggregate	Average	WA		WA	
Product Type	Loans	Date	of Cut-off Date	Balance	Coupon	WA LTV	FICO	ю %
10/6 Arm (IO)	34	11,477,458	1.36	337,572	5.671	74.44	754	100.00
15Y Fixed Amort	67	14,274,585	1.69	213,054	5.835	57.89	700	0.00
15Y Fixed Amort (IO)	1	1,880,000	0.22	1,880,000	4.750	80.00	755	100.00
20Y Fixed Amort	14	3,761,582	0.45	268,684	5.996	59.72	682	0.00
2/6 MONTH LIBOR	197		5.47	234,818	6.805	82.23	648	0.00
2/6 MONTH LIBOR - 24		, ,		•				
MONTH IO	8	2,427,350	0.29	303,419	6.479	80.09	706	100.00
2/6 MONTH LIBOR - 60								
MONTH IO	116	35,944,676	4.25	309,868	6.465	80.62	656	100.00
2/6 MONTH LIBOR -120								
MONTH IO	683	191,848,931	22.70	280,892	6.126	79.24	692	100.00
30Y Fixed Amort	103	50,030,458	5.92	485,733	6.046	71.82	709	0.00
30Y Fixed Amort (IO)	193	112,448,385	13.31	582,634	6.131	69.28	714	100.00
3/6 MONTH LIBOR	30	7,342,679	0.87	244,756	6.639	77.49	673	0.00
3/6 MONTH LIBOR - 24								
MONTH IO	1	300,667	0.04	300,667	5.875	80.00	741	100.00
3/6 MONTH LIBOR - 36								
MONTH IO	20	7,274,650	0.86	363,733	6.319	78.30	684	100.00
3/6 MONTH LIBOR - 60								
MONTH IO	22	6,717,954	0.79	305,362	6.382	78.67	681	100.00
3/6 MONTH LIBOR -120								
MONTH IO	112	32,232,351	3.81	287,789	5.980	76.27	716	100.00
5/6 MONTH LIBOR	58	3 13,659,992	1.62	235,517	6.269	74.03	705	0.00
5/6 MONTH LIBOR - 36								
MONTH IO	2	584,650	0.07	292,325	5.991	81.71	664	100.00
5/6 MONTH LIBOR - 60								
MONTH IO	118	3 43,752,175	5.18	370,781	6.079	77.86	707	100.00
5/6 MONTH LIBOR -120								
MONTH IO	833		24.31	246,622	6.152		710	100.00
6 Mo Libor Arm	6	, ,	0.22	309,858	6.013		695	0.00
6 Mo Libor Arm (IO)	90	30,327,235	3.59	336,969	5.697	75.52	712	100.00
7/6 MONTH LIBOR	8	3 2,122,915	0.25	265,364	5.810	75.28	754	0.00
7/6 MONTH LIBOR - 84								
MONTH IO	16	5,792,150	0.69	362,009	5.699	74.34	724	100.00
7/6 MONTH LIBOR -120								
MONTH IO	48		2.06	362,520	5.773		734	100.00
Total:	2,780	845,156,398	100.00%	304,013	6.142	76.25%	701	83.52%



COLLATERAL TABLES - ADJUSTABLE RATE MORTGAGE LOANS (continued)

Index Type of Mortgage Loans

	•	gregate Principal ance as of Cut-off 1	% of Aggregate Principal Balance as	Average	WA		WA	
Index Type	Loans	Date	of Cut-off Date	Balance	Coupon	WA LTV	FICO	Ю %
6 Mo Libor	2,402	662,761,389	78.42	275,921	6.162	78.24	698	89.25
Fixed	378	182,395,009	21.58	482,526	6.068	69.00	711	62.68
Total:	2,780	845,156,398	100.00%	304,013	6.142	76,25%	701	83,52%

Geographical Distribution of Mortgages Loans

	Number of	Aggregate Principal Balance as of Cut-off	% of Aggregate	A	WA		WA	
State	Loans	Date	of Cut-off Date	Average Balance		WA LTV	FICO	ю %
California	1,136	434,058,958	51.36	382,094	5.968	74.58	705	87.34
Georgia	501	105,319,076	12.46	210,218	5.887	78.67	721	93.96
New Jersey	205	66,468,524	7.86	324,237	6.565	78.99	678	64.18
New York	130	50,499,370	5.98	388,457	6.401	75.34	679	56.97
Florida	234	50,476,709	5.97	215,712	6.667	79.57	698	88.82
Nevada	84	20,875,261	2.47	248,515	6.140	77.62	704	94.09
Massachusetts	53	3 17,390,368	2.06	328,120	6.603	75.00	689	62.47
Arizona	72	15,307,486	1.81	212,604	6.314	79.06	700	87.72
Washington	51	13,584,009	1.61	266,353	5.983	80.19	687	91.23
Colorado	39	10,840,326	1.28	277,957	6.505	77.06	706	98.87
Maryland	30	7,887,072	0.93	262,902	6.603	80.05	666	64.25
Connecticut	22	7,200,511	0.85	327,296	6.354	70.26	683	66.16
Texas	34	5,462,832	0.65	160,672	6.490	79.39	687	70.77
North Carolina	24	5,273,020	0.62	219,709	6.481	74.65	683	87.12
Virginia	17	4,827,105	0.57	283,947	6.301	79.30	704	81.94
Other	148	3 29,685,772	3.51	200,580	6.566	77.73	690	74.93
Total:	2,780	845,156,398	100.00%	304,013	6.142	76.25%	701	83.52%

Original Prepayment Penalty Term

Original Prepayment Penalty		Aggregate Principal Balance as of Cut-off 1	% of Aggregate Principal Balance as	Average	WA		WA	
Term*	Loans	Date	of Cut-off Date	Balance	Coupon	WA LTV	FICO	Ю %
0	742	244,345,760	28.91	329,307	6.404	76.83	695	76.49
6	29	11,326,143	1.34	390,557	5.971	68.47	732	86.17
12	224	82,274,737	9.73	367,298	6.181	74.54	698	78.49
24	830	229,519,688	27.16	276,530	6.120	78.69	692	91.02
36	756	220,567,234	26.10	291,756	5.959	74.01	707	83.63
60	199	57,122,836	6.76	287,049	5. 794	76.59	732	89.67
Total:	2,780	845,156,398	100.00%	304,013	6.142	76.25%	701	83.52%



<u>COLLATERAL TABLES – ADJUSTABLE RATE MORTGAGE LOANS</u> (continued)

Fico Scores of Mortgage Loans

	Number of	Aggregate Principal Balance as of Cut-off	% of Aggregate Principal Balance as	Average	WA		WA	
Fico Scores	Loans	Date	of Cut-off Date	Balance	Coupon _	WA LTV	FICO	ю %
501 - 525		255,122	0.03	255,122	8.950	80.00	524	0.00
526 - 550	1	347,185	0.04	347,185	8.150	84.34	547	0.00
551 - 575	4	1,114,889	0.13	278,722	6.713	74.96	562	0.00
576 - 600	58	14,544,269	1.72	250,763	6.833	82.18	590	41.78
601 - 625	128	37,369,960	4.42	291,953	6.750	81.90	615	58.62
626 - 650	335	92,045,015	10.89	274,761	6.473	76.82	639	77.63
651 - 675	428	127,139,128	15.04	297,054	6.327	77.32	664	85.95
676 - 700	524	161,567,137	19.12	308,334	6.124	76.51	687	87.42
701 - 725	420	137,144,480	16.23	326,534	6.024	75.57	713	87.89
726 - 750	362	2 108,248,557	12.81	299,029	5.894	75.63	737	87.16
751 - 775	297	95,282,347	11.27	320,816	5.870	74.26	763	88.67
776 - 800	185	59,393,696	7.03	321,047	5.891	73.66	786	79.74
801 - 825	37	7 10,704,613	1.27	289,314	5.930	73.63	807	85.59
Total:	2,780	845,156,398	100.00%	304,013	6.142	76.25%	701	83.52%

Margins of Adjustable Rate Mortgage Loans

	Number of	Aggregate Principal Balance as of Cut-off J	•	Average	WA		WA	
Margins (%)	Loans	Date	of Cut-off Date	Balance	Coupon	WA LTV	FICO	IO %
1.000 - 1.499	1	150,400	0.02	150,400	4.250	80.00	659	100.00
2.000 - 2.499	1,062	274,530,679	41.42	258,503	6.002	<i>7</i> 7.00	716	94.95
2.500 - 2.999	635	193,610,330	29.21	304,898	6.103	78.35	695	94.69
3.000 - 3.499	264	66,894,166	10.09	253,387	6.081	76.57	709	95.73
3.500 - 3.999	79	28,106,711	4,24	355,781	6.211	75.95	696	91.28
4.000 - 4.499	18	6,436,296	0.97	357,572	6.676	77.94	705	85.39
4.500 - 4.999	16	5,109,562	0.77	319,348	5.680	81.17	657	55.73
5.000 - 5.499	75	22,780,823	3.44	303,744	6.257	81.51	669	63.10
5.500 - 5.999	117	31,624,714	4.77	270,297	6.675	82.44	639	52.87
6.000 - 6.499	49	12,491,724	1.88	254,933	7.066	86.09	627	57.11
6.500 - 6.999	58	13,996,098	2.11	241,312	7.282	86.69	631	55.44
7.000 - 7.499	20	5,379,269	0.81	268,963	7.902	86.58	628	55.33
7.500 - 7.999	7	1,484,618	0.22	212,088	8.705	86.73	631	13.94
8.000 - 8.499	1	166,000	0.03	166,000	9.400	100.00	581	100.00
Total:	2,402	662,761,389	100.00%	275,921	6.162	78.24%	698	89.25%



COLLATERAL TABLES – ADJUSTABLE RATE MORTGAGE LOANS (continued)

Next Rate Change Dates of Adjustable Rate Mortgage Loans

	Number of	Aggregate Principal Balance as of Cut-off	% of Aggregate Principal Balance as	Average	WA		WA	
Next Rate Change Dates	Loans	Date	of Cut-off Date	Balance	Coupon	WA LTV	FICO	10 %
October 1, 2005	21	7,394,075	1.12	352,099	5.187	78.05	716	97.12
November 1, 2005	26	7,782,755	1.17	299,337	5.754	74.69	707	85,27
December 1, 2005	33	10,979,022	1.66	332,698	6.028	79.07	711	95.45
January 1, 2006	13	5,245,733	0.79	403,518	5.867	66.23	706	100.00
February 1, 2006	1	447,200	0.07	447,200	5,250	80.00	733	100.00
March 1, 2006	2	337,600	0.05	168,800	4.458	80.00	715	100.00
February 1, 2007	2	646,342	0.10	323,171	6.153	75.83	609	0.00
March 1, 2007	2	649,980	0.10	324,990	6.563	81.45	681	0.00
April 1, 2007	39	10,855,114	1.64	278,336	6.205	78.33	677	82.67
May 1, 2007	86	23,184,128	3.50	269,583	6.343	7 7.99	678	81.98
June 1, 2007	331	90,631,843	13.67	273,812	6.258	79.28	678	82.26
July 1, 2007	323	86,736,731	13.09	268,535	6.268	80.19	682	88.98
August 1, 2007	221	63,775,979	9.62	288,579	6.344	81.49	681	79.20
November 1, 2007	1	104,867	0.02	104,867	4.625	91.05	598	0.00
February 1, 2008	1	88,295	0.01	88,295	7.586	85.00	589	0.00
April 1, 2008	13	3,468,406	0.52	266,800	5.975	75.90	714	88.57
May 1, 2008	45	15,007,215	2.26	333,494	6.196	75.16	7 11	83.73
June 1, 2008	60	19,905,406	3.00	331,757	6.208	76.67	698	90.08
July 1, 2008	44	10,369,708	1.56	235,675	6.099	79.30	694	87.50
August 1, 2008	21	4,924,404	0.74	234,495	6.181	79.81	695	78.90
March 1, 2010	2	511,600	0.08	255,800	5.936	78.71	695	100.00
April 1, 2010	30	6,598,933	1.00	219,964	6.049	77.74	720	90.39
May 1, 2010	105	31,376,158	4.73	298,821	6.210	77.35	703	94.39
June 1, 2010	367	101,143,117	15.26	275,594	6.081	77.00	713	93.76
June 30, 2010	1	449,000	0.07	449,000	5.875	68.57	683	100.00
July 1, 2010	294	72,531,449	10.94	246,706	6.160	<i>7</i> 7.65	708	96.00
August 1, 2010	212	50,822,851	7.67	239,730	6.231	78.37	705	95.97
May 1, 2012	4	1,285,800	0.19	321,450	5.671	68.94	720	100.00
June 1, 2012	34	11,662,834	1.76	343,025	5.676	74.83	734	93.93
July 1, 2012	16	7,089,187	1.07	443,074	6.025	73.22	741	85.77
August 1, 2012	18	5,278,200	0.80	293,233	5.606	80.31	726	92.31
June 1, 2015	22	7,770,158	1.17	353,189	5.687	75.07	760	100.00
July 1, 2015	10	3,169,800	0.48	316,980	5.676	73.87	743	100.00
August 1, 2015	2	537,500	0.08	268,750	5.413	68.69	737	100.00
Total:	2,402	662,761,389	100.00%	275,921	6.162	78.24%	698	89.25%



COLLATERAL TABLES – ADJUSTABLE RATE MORTGAGE LOANS (continued)

Maximum Mortgage Rates of Adjustable Rate Mortgage Loans

		Aggregate Principal	% of Aggregate					
	Number of	Balance as of Cut-off	•	Average	WA		WA	
Maximum Mortgage Rates (%)	<u>Loans</u>	Date	of Cut-off Date	Balance	Coupon	WA LTV	FICO	IO %
9.500 - 9.999	11	3,720,516	0.56	338,229	4.795	73.62	744	97.18
10.000 - 10.499	85	24,250,218	3.66	285,297	5.183	75.33	736	100.00
10.500 - 10.999	314	92,680,472	13.98	295,161	5.639	76.18	711	95.52
11.000 - 11.499	432	112,636,069	16.99	260,732	5.834	77.55	711	94.29
11.500 - 11.999	594	170,920,394	25.79	287,745	6.004	77.17	708	93.69
12.000 - 12.499	442	122,468,174	18.48	277,077	6.362	78.69	687	88.64
12.500 - 12.999	299	79,962,179	12.07	267,432	6.722	80.28	673	<i>7</i> 7.78
13.000 - 13.499	108	25,501,079	3.85	236,121	7.270	82.55	665	78.91
13.500 - 13.999	81	20,185,042	3.05	249,198	7.659	86.43	657	57.71
14.000 - 14.499	14	3,690,779	0.56	263,627	7.907	84.39	634	52.45
14.500 - 14.999	10	2,463,089	0.37	246,309	8.461	84.33	630	39.12
15.000 - 15.499	2	272,200	0.04	136,100	9.293	98.05	618	100.00
15.500 - 15. 999	1	400,000	0.06	400,000	9.875	94.12	609	100.00
16.500 - 16.999	1	676,000	0.10	676,000	4.875	80.00	659	100.00
17.000 - 17. 499	1	331,750	0.05	331,750	5.250	79.00	687	100.00
17.500 - 17.999	1	158,740	0.02	158,740	5.625	80.00	704	0.00
18.000 - 18.499	3	3 1,499,197	0.23	499,732	6.140	74.69	688	84.39
18.500 - 18.999	3	945,493	0.14	315,164	6.714	80.00	693	43.35
Total:	2,402	2 662,761,389	100.00%	275,921	6.162	78.24%	698	89.25%

Minimum Mortgage Rates of Adjustable Rate Mortgage Loans

Minimum Mortgage Rates (%)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Average Balance	WA Coupon	WA LTV	WA FICO	ю%
1.000 - 1.499	1		0.02	150,400	4,250		659	100.00
2.000 - 2.499	1,062	· ·	41.42	258,503	6.002		716	94.95
2.500 - 2.999	635	193,610,330	29.21	304,898	6.103	78.35	695	94.69
3.000 - 3.499	264	66,894,166	10.09	253,387	6.081	76.57	709	95.73
3.500 - 3.999	79	28,106,711	4.24	355,781	6.211	75.95	696	91.28
4.000 - 4.499	16	5,817,096	0.88	363,569	6.814	77.72	704	83.83
5.000 - 5.499	19	5,805,600	0.88	305,558	6.161	78.93	700	100.00
5.500 - 5.999	27	8,736,385	1.32	323,570	5.822	81.10	660	64.40
6.000 - 6.499	70	20,599,784	3.11	294,283	6.263	81.76	648	51.40
6.500 - 6.999	124	32,399,761	4.89	261,288	6.743	83.01	640	54.31
7.000 - 7.499	40	10,000,545	1.51	250,014	7.184	85.14	629	62.53
7.500 - 7.999	49	12,320,393	1.86	251,437	7.659	89.38	630	47.27
8.000 - 8.499	8	1,881,745	0.28	235,218	8.273	87.67	607	17.94
8.500 - 8.999	6	1,341,794	0.20	223,632	8.740	86.38	628	15.43
9.000 - 9.499	1	166,000	0.03	166,000	9.400	100.00	581	100.00
9.500 - 9.999	1	400,000	0.06	400,000	9.875	94.12	609	100.00
Total:	2,402	662,761,389	100.00%	275,921	6.162	78.24%	698	89.25%

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COLLATERAL TABLES - ADJUSTABLE RATE MORTGAGE LOANS (continued)

Initial Periodic Rate Caps of Adjustable Rate Mortgage Loans

		gregate Principal ance as of Cut-off	% of Aggregate Principal Balance as	Average	WA		WA	
Initial Periodic Rate Caps (%)	Loans	Date	of Cut-off Date	Balance	Coupon	WA LTV	FICO	IO %
1.00	87	28,278,179	4.27	325,037	5.725	76.17	713	96.34
1.50	4	1,093,084	0.16	273,271	6.471	76.83	648	80.73
2.00	54	17,458,377	2.63	323,303	6.061	77.88	705	92.42
3.00	1,104	303,151,572	45.74	274,594	6.282	79.68	681	83.29
5.00	935	237,625,132	35.85	254,145	6.174	78.05	706	95.11
6.00	218	75,155,046	11.34	344,748	5.823	73.94	732	91.45
Total:	2,402	662,761,389	100.00%	275,921	6.162	78.24%	698	89.25%

Subsequent Periodic Rate Caps of Adjustable Rate Mortgage Loans

Subsequent Periodic Rate Caps	Number of	Aggregate Principal Balance as of Cut-off	% of Aggregate Principal Balance as	Average	WA		WA	
(%)	Loans	Date	of Cut-off Date	Balance	Coupon	WA LTV	FICO	IO %
1.00	2,401	662,241,389	99.92	275,819	6.161	78.24	698	89.24
2.00	1	520,000	0.08	520,000	7.850	80.00	702	100.00
Total:	2,402	662,761,389	100.00%	275.921	6,162	78.24%	698	89.25%



	Collateral Summary	Ranges (if applicable
Total Number of Loans	1,215	
Total Outstanding Loan Principal Balance	\$226,581,606	\$40,000 - \$665,000
Average Outstanding Loan Principal Balance	\$186,487	
WA Coupon	6.434%	5.000% - 10.000%
WA Remaining Term (mo.)	357	353-359
WA LTV	73.03%	10.61% - 100.00%
WA CLTV**	79.92%	10.61% - 100.00%
WA FICO*	701	533-82
WA Seasoning (mo.)	3	1-7
Interest Only Loans	51.94%	
1st Liens	100.00%	
2 nd Liens	0.00%	
Simultaneous 2 nd Liens	38.21%	
Loan Type		
ARM	0.00%	
Fixed	100.00%	
Geographic Distribution		
	CA 32.07%	
	GA 18.33%	
	NY 8.92%	

^{*}Zero Values Excluded

^{**}WA Combined LTV is defined as the Loan-to-Value Ratios of the First Lien Mortgage Loans and Combined Loan-to-Value Ratios of the Second Lien Mortgage Loans.

COLLATERAL TABLES – FIXED RATE MORTGAGE LOANS

Original Principal Balances of Mortgage Loans

	Number of	Aggregate Original Principal	% of Aggregate Original Principal	Амарада	WA		WA	
Range (\$)	Loans	Balance	Balance	Average Balance		WA LTV*	FICO*	10 %_
25,000.01 - 50,000.00	13	590,175	0.26	45,398	7.022	53.82	712	36.65
50,000.01 - 75,000.00	50	3,332,186	1.47	66,644	6.908	69.08	707	45.84
75,000.01 - 100,000.00	104	9,194,240	4.05	88,406	6.688	71.85	698	35.88
100,000.01 - 125,000.00	186	21,058,346	9.27	113,217	6.659	75.98	704	52.80
125,000.01 - 150,000.00	161	22,160,579	9.75	137,643	6.565	73.43	705	57.07
150,000.01 - 175,000.00	128	20,703,799	9.11	161,748	6.543	75.01	699	50.68
175,000.01 - 200,000.00	106	19,837,164	8.73	187,143	6.474	73.60	690	52.90
200,000.01 - 225,000.00	105	22,284,418	9.81	212,233	6.403	72.76	690	56.45
225,000.01 - 250,000.00	65	15,543,747	6.84	239,135	6.373	71.29	702	49.41
250,000.01 - 275,000.00	82	21,492,972	9.46	262,109	6.434	73.19	700	53.82
275,000.01 - 300,000.00	72	20,752,709	9.13	288,232	6.266	71.02	705	56.98
300,000.01 - 325,000.00	46	14,427,537	6.35	313,642	6.256	71.57	704	58. 7 7
325,000.01 - 359,650.00	68	23,480,824	10.33	345,306	6.252	73.57	704	49.96
359,650.01 - 500,000.00	27	11,154,060	4.91	413,113	6.183	72.06	709	30.10
500,000.01 - 1,000,000.00	2	1,221,000	0.54	610,500	6.386	74.55	764	54.46
Total:	1,215	227,233,756	100.00%	187,024	6.435	73.03%	701	51.79%

^{*}weighted by original balance

Principal Balances of Mortgage Loans as of Cutoff Date

		Number of	Aggregate Principal Balance	% of Aggregate Principal Balance as	Average	WA		WA	
Range (\$)		Loans	as of Cut-off Date	of Cut-off Date	Balance	Coupon	WA LTV	FICO	IO %
25,000.01 -	50,000.00	13	587,618	0.26	45,201	7.021	53.79	712	36.81
50,000.01 -	75,000.00	50	3,320,146	1.47	66,403	6.907	69.07	707	46.00
75,000.01 -	100,000.00	104	9,159,863	4.04	88,076	6.688	71.84	698	36.01
100,000.01 -	125,000.00	186	20,996,580	9.27	112,885	6.659	75.98	704	52.95
125,000.01 -	150,000.00	162	22,249,384	9.82	137,342	6.576	73.46	705	56.84
150,000.01 -	175,000.00	133	21,549,177	9.51	162,024	6.558	75.46	699	48.69
175,000.01 -	200,000.00	102	19,133,524	8.44	187,584	6.429	73.14	689	54.84
200,000.01 -	225,000.00	105	22,275,894	9.83	212,151	6.422	72.50	691	56.47
225,000.01 -	250,000.00	63	15,046,450	6.64	238,833	6.356	71.45	702	51.05
250,000.01 -	275,000.00	86	22,536,013	9.95	262,047	6.425	72.95	698	51.33
275,000.01 -	300,000.00	68	19,598,035	8.65	288,206	6.267	71.19	707	60.34
300,000.01 -	325,000.00	47	14,714,781	6.49	313,080	6.256	70.87	705	57.62
325,000.01 -	359,650.00	67	23,089,634	10.19	344,621	6.253	74.06	704	50.81
359,650.01 -	500,000.00	27	11,106,913	4.90	411,367	6.183	72.07	709	30.22
500,000.01 -	1,000,000.00	2	1,217,594	0.54	608,797	6.387	74.54	764	54.62
Total:		1,215	226,581,606	100.00%	186,487	6.434	73.03%	701	51.94%



COLLATERAL TABLES - FIXED RATE MORTGAGE LOANS (continued)

Current Mortgage Rates of Mortgage Loans

	Number of	Aggregate Principal Balance	2	Average	WA		WA	
Mortgage Rates (%)	Loans	as of Cut-off Date	of Cut-off Date	Balance	Coupon	WA LTV	FICO	10 %
5.000 - 5.499	13	3,102,618	1.37	238,663	5.223	59.96	715	51.01
5.500 - 5.999	237	53,102,480	23.44	224,061	5.814	64.42	717	40.90
6.000 - 6.499	362	69,841,032	30.82	192,931	6.215	72.13	702	53.57
6.500 - 6.999	369	64,834,856	28.61	175,704	6.653	77.20	693	60.05
7.000 - 7.499	113	17,880,050	7.89	158,231	7.163	81.05	695	51.21
7.500 - 7.999	94	13,828,969	6.10	147,117	7.676	81.11	690	53.22
8.000 - 8.499	18	2,635,069	1.16	146,393	8.119	80.11	666	40.70
8.500 - 8.999	8	1,222,569	0.54	152,821	8.713	85.69	656	35.73
10.000 - 10.499	1	133,964	0.06	133,964	10.000	80.00	656	0.00
Total:	1.215	226,581,606	100.00%	186.487	6.434	73.03%	701	51.94%

Original Term to Maturity of Mortgage Loans

Original Term (mos)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Average Balance	WA Coupon	WA LTV	WA FICO	10 %
301 - 360	1,215	226,581,606	100.00	186,487	6.434	73.03	701	51.94
Total:	1,215	226,581,606	100.00%	186,487	6.434	73.03%	701	51.94%

Stated Remaining Term to Maturity of Mortgage Loans

Remaining Term (mos)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Average Balance	WA Coupon	WA LTV	WA FICO	10 %
301 - 360	1,215	226,581,606	100.00	186,487	6.434	73.03	701	51.94
Total:	1.215	226,581,606	100.00%	186 487	6.434	73.03%	701	51.94%

Seasoning of Mortgage Loans

Seasoning (mos)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Average Balance	WA Coupon	WA LTV	WA FICO	10 %
0-6	1,214	226,466,946	99.95	186,546	6.433	73.03	701	51.96
7-12	1	114,660	0.05	114,660	8.400	70.24	533	0.00
Total:	1,215	226,581,606	100.00%	186,487	6.434	73.03%	701	51.94%



COLLATERAL TABLES - FIXED RATE MORTGAGE LOANS (continued)

Loan-to-Value Ratios of Mortgage Loans**

	Number of		% of Aggregate Principal Balance as	Average	WA		WA	
LTVs (%)	Loans	as of Cut-off Date	of Cut-off Date	Balance	Coupon	WA LTV	FICO	<u>10 %</u>
25.00 or less	13	1,673,710	0.74	128,747	6.124	17.90	719	71.70
25.01 - 30.00	9	1,409,954	0.62	156,662	5.859	27.27	735	2.84
30.01 - 35.00	7	1,240,235	0.55	177,176	5.850	33.41	706	42.62
35.01 - 40.00	16	2,681,840	1.18	167,615	6.112	37.78	718	38.46
40.01 - 45.00	28	5,189,583	2.29	185,342	5.919	42.22	703	46.95
45.01 - 50.00	45	7,319,974	3.23	162,666	6.055	47.44	711	24.16
50.01 - 55.00	33	6,975,692	3.08	211,385	5.968	52.58	708	40.26
55.01 - 60.00	66	14,372,515	6.34	217,765	6.113	57.86	685	34.34
60.01 - 65.00	75	15,240,971	6.73	203,213	6.136	63.34	694	37.05
65.01 - 70.00	73	15,895,212	7.02	217,743	6.303	68.99	702	45.98
70.01 - 75.00	76	11,911,206	5.26	156,726	6.602	73.37	698	50.49
75.01 - 80.00	646	120,845,600	53.33	187,067	6.524	79.70	701	58.52
80.01 - 85.00	11	2,456,615	1.08	223,329	6.764	84.61	684	54.73
85.01 - 90.00	61	10,300,467	4.55	168,860	6.779	89.59	702	61.65
90.01 - 95.00	43	6,652,599	2.94	154,712	7.175	94.97	712	57.56
95.01 -100.00	13	2,415,432	1.07	185,802	6.764	100.00	729	70.93
Total:	1,215	226,581,606	100.00%	186,487	6.434	73.03%	701	51.94%

^{*} References to loan-to-value ratios are references to combined loan-to-value ratios with respect to second lien Mortgage Loans.

Occupancy Status of Mortgage Loans

Occupancy Status	Number of Loans	Aggregate Principal Balance- as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Average Balance	WA Coupon	WA LTV	WA FICO	10 %_
Investor Occupied	223	37,373,589	16.49	167,595	6.694	70.57	716	44.97
Owner Occupied	939	180,965,631	79.87	192,722	6.369	73.25	698	53.05
Second Home	53	8,242,386	3.64	155,517	6.690	79.44	713	59.02
Total:	1,215	226,581,606	100.00%	186,487	6.434	73.03%	701	51.94%

COLLATERAL TABLES - FIXED RATE MORTGAGE LOANS (continued)

Property Type of Mortgage Loans

Property Types	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Average Balance	WA Coupon	WA LTV	WA FICO	_10 %_
Single Family	713	129,366,985	57.10	181,440	6.408	71.90	698	50.17
Pud	329	57,275,516	25.28	174,090	6.487	77.04	702	60.11
Condo	84	14,824,623	6.54	176,484	6.545	75.71	709	66.07
2-4 Family	89	25,114,482	11.08	282,185	6.384	68.15	713	34.07
Total:	1,215	226,581,606	100.00%	186,487	6,434	73.03%	701	51.94%



COLLATERAL TABLES - FIXED RATE MORTGAGE LOANS (continued)

Loan Purpose of Mortgage Loans

Loan Purpose	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Average Balance	WA Coupon	WA LTV	WA FICO	IO %
Cash Out Refi	421	92,329,199	40.75	219,309	6.278	66.00	689	42.91
Purchase	690	115,539,212	50.99	167,448	6.592	79.04	711	58.62
Rate & Term Refi	104	18,713,195	8.26	179,935	6.231	70.65	699	55.19
Total:	1,215	226,581,606	100.00%	186,487	6.434	73.03%	701	51.94%

Document Type of Mortgage Loans

Document Type	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Average Balance	WA Coupon	WA LTV	WA FICO	10 %
Full Documentation Provided	312	55,017,639	24.28	176,339	6.329	77.24	707	58.93
No Income / No Asset	270	49,057,092	21.65	181,693	6.506	66.17	696	41.57
No Ratio	80	15,436,122	6.81	192,952	6.535	70.31	712	50.38
Stated Income / Stated Asset	209	43,729,708	19.30	209,233	6.398	72.30	691	44.22
Stated Income / Verified Assets	344	63,341,046	27.96	184,131	6.472	75.86	703	59.60
Total:	1,215	226,581,606	100.00%	186,487	6.434	73.03%	701	51.94%

Product Type of Mortgage Loans

	Product Type	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Average Balance	WA Coupon	WA LTV	WA FICO	IO %
,	30Y Fixed Amort	593	108,903,160	48.06	183,648	6.405	70.57	701	0.00
	30Y Fixed Amort (IO)	622	117,678,446	51.94	189,194	6.462	75.31	701	100.00
	Total:	1,215	226,581,606	100.00%	186,487	6.434	73.03%	701	51.94%

Index Type of Mortgage Loans

Index Type	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Average Balance	WA Coupon	WA LTV	WA FICO	10 %
Fixed	1,215	226,581,606	100.00	186,487	6.434	73.03	701	51.94
Total:	1,215	226,581,606	100.00%	186,487	6.434	73.03%	701	51.94%



COLLATERAL TABLES - FIXED RATE MORTGAGE LOANS (continued)

Geographical Distribution of Mortgages Loans

	Number of	Aggregate Principal Balance		Average	WA		WA	
State	Loans	as of Cut-off Date	of Cut-off Date	Balance	Coupon	WA LTV	FICO	10 %
California	306	72,666,716	32.07	237,473	6.080	64.39	705	42.21
Georgia	267	41,531,277	18.33	155,548	6.371	79.51	708	71.61
New York	75	20,212,417	8.92	269,499	6.451	71.72	693	44.16
Florida	81	13,249,978	5.85	163,580	6.820	79.06	703	68.24
New Jersey	57	12,463,214	5.50	218,653	6.722	72.37	692	51.69
Texas	68	8,259,051	3.65	121,457	6.763	79.20	707	27.44
Arizona	36	6,419,681	2.83	178,324	6.791	78.53	689	52.32
Michigan	38	6,362,316	2.81	167,429	6.642	77.36	694	70.89
Connecticut	22	4,384,048	1.93	199,275	6.396	73.20	700	31.18
Pennsylvania	30	3,852,518	1.70	128,417	6.727	76.14	705	31.85
Colorado	17	3,531,679	1.56	207,746	6.571	77.03	700	88.36
Washington	19	3,402,980	1.50	179,104	6.360	79.97	707	69.99
South Carolina	21	2,917,169	1.29	138,913	6.967	81.54	710	65.02
Massachusetts	11	2,785,173	1.23	253,198	6.804	72.36	668	43.41
Virginia	14	2,733,431	1.21	195,245	6.777	77.99	678	66.93
Other	153	21,809,958	9.63	142,549	6.817	78.23	694	44.42
Total:	1,215	226,581,606	100.00%	186,487	6.434	73.03%	701	51.94%

Original Prepayment Penalty Term

Original Prepayment Penalty Term	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Average Balance	WA Coupon	WA LTV	WA FICO	IO %
0	342	63,164,632	27.88	184,692	6.573	73.83	702	46.34
6		1,072,340	0.47	214,468	5.759	71.33	716	58.61
12	89	22,550,548	9.95	253,377	6.493	69.69	691	37.71
24	128	20,918,934	9.23	163,429	6.516	74.28	704	55.32
36	566	103,174,716	45.54	182,287	6.351	72.35	700	54.78
60	85	15,700,437	6.93	184,711	6.282	77.59	714	71.21
Total:	1,215	226,581,606	100.00%	186,487	6.434	73.03%	701	51.94%

Fico Scores of Mortgage Loans

Fico Scores	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	Average Balance	WA Coupon_	WA LTV	WA FICO	10 %
526 - 550	1	114,660	0.05	114,660	8.400	70.24	533	0.00
576 - 600	9	1,670,364	0.74	185,596	6.779	59.44	585	0.00
601 - 625	27	4,868,598	2.15	180,318	6.438	71.05	618	43.66
626 - 650	162	31,514,132	13.91	194,532	6.610	71.68	639	50.56
651 - 675	221	39,633,225	17.49	179,336	6.503	73.61	664	54.19
676 - 700	228	42,270,599	18.66	185,397	6.533	74.62	688	55.57
701 - 725	183	33,664,124	14.86	183,957	6.396	73.93	714	51.00
726 - 750	162	31,189,063	13.77	192,525	6.306	74.68	739	55.48
751 <i>- 7</i> 75	121	22,987,787	10.15	189,982	6.287	73.22	762	52.05
776 - 800	86	16,341,940	7.21	190,023	6.189	68.34	785	47.57
801 - 825	15	2,327,115	1.03	155,141	6.201	62.59	808	18.81
Total:	1,215	226,581,606	100.00%	186,487	6.434	73.03%	701	51.94%



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PRELIMINARY TERM SHEET

RULE 144A PRIVATE PLACEMENT



Opteum NIM Trust 2005-4 Notes

\$18,860,000 Offered Notes (Approximate)

Opteum Mortgage Acceptance Corporation Depositor

Opteum Financial Services, LLC Seller and Servicer

The following is a preliminary Term Sheet. All terms and statements are subject to change.



August 18, 2005

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	Structure Overview*							
Note Balance	WAL (in Years)	Payment Window (in months)	Туре	Stated Maturity	Delay Days	Expected Ratings (Moody's)		
\$18,860,000	1.00	1 – 23	NIM - Fixed	September 2035	0	Baa3		

^{*} Calculated based on 100% of the NIM Pricing Assumptions

Transaction Parties

Issuer:

Opteum NIM Trust 2005-4

Depositor:

Opteum Mortage Acceptance Corporation

Seller and Servicer:

Opteum Financial Services, LLC

Originators:

Primarily Opteum Financial Services, LLC and Provident Savings Bank

Master Servicer:

Wells Fargo Bank, N.A.

Subservicer:

Cenlar FSB

Indenture Trustee:

HSBC Bank USA, National Association

Owner Trustee:

Wilmington Trust Company

Note Administator:

Wells Fargo Bank, N.A.

Administrators:

Wells Fargo Bank, N.A. and Opteum Financial Services, LLC

Transaction Dates

<u>Dates</u>

Expected Pricing Date:

August 19, 2005

Expected Settlement Date:

August 25, 2005

Underlying Distribution Date:

The 25th day of each month (or if such 25th day is not a business day, the next succeeding business

day) commencing in September 2005.

 $\label{lem:condition} \textbf{First Underlying Distribution date:} \\$

On or about September 26, 2005

Payment Date:

The same day as each Underlying Distribution Date.

Record Date:

The business day immediately preceding the applicable Payment Date.

Structure Overview

Securities Offered:

Approximately \$18,860,000, Class N Opteum NIM Trust 2005-4 NIM Notes (the "Notes"). The Class N Notes will be structured using the underlying Class X and Class P Certificates from the Opteum Mortgage Acceptance Corporation, Asset-Backed Pass-Through Certificates, Series 2005-4 transaction (the "REMIC Trust"). The Notes will be offered solely to (i) qualified institutional buyers ("QIBs") within the meaning of Rule 144A under the Securities Act of 1933 and (ii) to non-U.S. persons outside the United States in compliance with Regulation S under such Act.

Trust Estate:

The Trust Estate will consist of:

- (1) A 100% interest in a non-rated class of currently cash flowing subordinate asset-backed certificates (the "Class X Certificates") issued by the REMIC Trust which will support the Notes.
- (2) Prepayment Charges on the underlying home equity loans included in the REMIC Trust which have contractual prepayment penalty obligations and prepay during the term of the prepayment penalty. The ownership of such prepayment penalty cash flows will be represented by a 100% interest in a single class of asset-backed certificates issued by the REMIC Trust (the "Class P Certificates") which will support the Notes.
- (3) payments received under the swap agreement available after certain payments to the Class A and Class M Certificates.
- (4) Payments received under the interest rate corridor agreement.
- (5) Any other amounts which may be deposited into the Note Account.

Prepayment Charges:

Except as provided below, the Servicer or any designee of the Servicer shall not be permitted to, pursuant to the related servicing agreement, waive any prepayment charge with respect to any Mortgage Loan. If the Servicer or its designee fails to collect a prepayment charge the Servicer shall pay an amount equal to the amount of the prepayment charge not collected. Notwithstanding the above, the Servicer or its designee may waive a prepayment charge only if (i) the related prepayment is not the result of a refinancing by the Servicer or its designee (if permitted under the terms of the related Mortgage Note), (ii) such waiver relates to a defaulted Mortgage Loan or a reasonably foreseeable default, (iii) such waiver is standard and customary in servicing similar mortgage loans to the Mortgage Loans, and (iv) such waiver, in the reasonable judgment of the Servicer, would maximize recovery of total proceeds from the Mortgage Loan. If a prepayment charge is waived as permitted by meeting the standards described above, then the Servicer is required to pay the amount of such waived prepayment charge, for the benefit of the holders of the Class P Certificates.

Some of the hybrid adjustable rate mortgage loans, originated in California, with prepayment penalty terms in excess of the fixed rate period on the mortgage loans contain a provision where the related borrower does not have to pay a prepayment penalty during a ninety day window following notice of a rate change.

Structure Overview

Interest Rate Corridor:

The Interest Rate Corridor is intended to approximately hedge the exposure to the underlying transaction for a period through September 25, 2007 if One-Month LIBOR increases above the low strike rate at any time

during such period, subject to a maximum rate of the high strike rate (see attached schedule).

Available Funds:

With respect to any Payment Date after deduction of fees and certain permitted reimbursements payable to the Indenture Trustee and the Administrators., (i) the amount of distributions on the Class X and Class P Certificates on the related Underlying Distribution Date and, (ii) any amounts received under the swap and

the interest rate corridor agreements.

Interest Rate Corridor Notional Schedule

Period	Accrual Start Date	Accrual End Date	Effective Notional Balance (\$)	Low Strike Rate (%)	High Strike Rate (%)
1	08/25/2005	09/26/2005	215,000,000.00	4.75	4.85
2	09/25/2005	10/25/2005	215,000,000.00	4.75	4.85
3	10/25/2005	11/25/2005	215,000,000.00	4.75	4.85
4	11/25/2005	12/25/2005	215,000,000.00	4.75	4.85
5	12/25/2005	01/25/2006	215,000,000.00	4.75	4.85
6	01/25/2006	02/25/2006	215,000,000.00	4.75	4.85
7	02/25/2006	03/25/2006	215,000,000.00	4.75	4.85
8	03/25/2006	04/25/2006	215,000,000.00	4.75	4.85
9	04/25/2006	05/25/2006	215,000,000.00	4.75	4.85
10	05/25/2006	06/25/2006	215,000,000.00	4.75	4.85
11	06/25/2006	07/25/2006	215,000,000.00	4.75	4.85
12	07/25/2006	08/25/2006	215,000,000.00	3.70	5.05
13	08/25/2006	09/25/2006	215,000,000.00	3.70	5.19
14	09/25/2006	10/25/2006	215,000,000.00	3.70	5.32
15	10/25/2006	11/25/2006	215,000,000.00	3.70	5.45
16	11/25/2006	12/25/2006	215,000,000.00	3.70	5.58
17	12/25/2006	01/25/2007	215,000,000.00	3.70	5.71
18	01/25/2007	02/25/2007	215,000,000.00	3.70	5.84
19	02/25/2007	03/25/2007	215,000,000.00	3.70	5.97
20	03/25/2007	04/25/2007	215,000,000.00	3.70	6.10
21	04/25/2007	05/25/2007	215,000,000.00	3.70	6.23
22	05/25/2007	06/25/2007	215,000,000.00	3.70	6.36
23	06/25/2007	07/25/2007	215,000,000.00	3.70	6.49
24	07/25/2007	08/25/2007	215,000,000.00	3.70	6.62
25	08/25/2007	09/25/2007	215,000,000.00	3.70	6.37
26	09/25/2007	10/25/2007	0.00	3.70	6.12

The accrual period applicable to the Interest Rate Corridor starts on the Accrual Start Date and ends on the day before the Accrual End Date (subject to the modified business day convention).

Scale Factor:

Floating Rate Payment Amount:

Notional Balance times Scale Factor times Floating Rate Day Count Fraction times (the greater of (a) zero and (b) Floating Rate Option minus Cap Rate)

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Payments on Notes:

On each Payment Date, the Note Administrator will withdraw (a) from the Note Account the Available Funds for such Payment Date and (b) from the Reserve Fund the amounts described in the Private Placement Memorandum. Following such withdrawals, on each Payment Date, the Note Administrator will pay the following amounts from Available Funds in the following order of priority, in each case, to the extent of remaining Available Funds or, to the extent specified below, from amounts withdrawn from the Reserve Fund:

- (i) to the holders of the Class N Notes, the Interest Payment Amount for such Payment Date, first from Available Funds attributable to payments received in respect of the Class X Certificate and of the Class P Certificate, second from Available Funds attributable to payments from the swap and the interest rate corridor agreements and third from amounts on deposit in the Reserve Fund;
- (ii) to the holders of the Class N Notes, from Available Funds attributable to payments received in respect of the Class X Certificates and of the Class P Certificate, the Principal Payment Amount for such Payment Date, until the Note Balance of the Class N Notes has been reduced to zero;
- (iii) to the holders of the Class N Notes, first from Available Funds attributable to payments from the swap and the interest rate corridor agreements and second from amounts on deposit in the Reserve Fund, the Derivative Principal Payment Amount for such Payment Date, until the Note Balance of the Class N Notes has been reduced to the Class N PAC Scheduled Balance;
- (iv) to the Reserve Fund, all remaining Available Funds attributable to payments from the swap and the interest rate corridor agreements; and
- (v) to the holders of the Owner Trust Certificates, all remaining Available Funds attributable to payments received in respect of the Class X Certificate and the Class P Certificate to the extent not paid to the Class N Notes.

Interest accrued during the related Interest Accrual Period on the Note Balance at the Note Rate will be paid to Noteholders on each Payment Date, to the extent of Available Funds for such Payment Date. Amounts not paid on a Payment Date in respect of interest accrued at the Note Rate on the Notes for the related Interest Accrual Period will be carried forward and paid (with additional interest at the Note Rate on the amount so carried forward through the Interest Accrual Period prior to payment) on subsequent Payment Dates to the extent that Available Funds on any such subsequent Payment Date exceed interest accrued at the Note Rate on the Note Balance during the Interest Accrual Period relating to such subsequent Payment Date. With respect to any Payment Date, the sum of (a) such current interest and (b) any such previously accrued and unpaid interest (and any such interest accrued thereon) is the "Interest Payment Amount" for the Notes for such Payment Date. Other than with respect to the Final Maturity Date, to the extent that Available Funds are paid, Noteholders have no recourse for their failure to receive interest or principal on any Payment Date.

The "Interest Accrual Period" for the first Payment Date with respect to the Class N Notes will be the period beginning on August 25, 2005 and ending on the day prior to such Payment Date; and with respect to any subsequent Payment Date will be the period beginning with the previous Payment Date and ending on the day prior to such Payment Date. Each Interest Accrual Period, other than the initial Interest Accrual Period, will be calculated on the basis of a 360-day year comprised of twelve 30-day months.

The "Principal Payment Amount" for any Payment Date, is an amount equal to the lesser of (i) the outstanding aggregate Note Balance immediately prior to such Payment Date and (ii) any Available Funds attributable to the Underlying Certificates remaining after payment of the Interest Payment Amount for such Payment Date.

Structure Overview

Derivative Principal Payment Amount:

For any Payment Date is an amount equal to the least of (1) Class N PAC Derivative Payment Amount, (2) the sum of (x) Available Funds attributable to the swap and the interest rate corridor agreements received for such Payment Date and (y) the amount then on deposit in the Reserve Fund, in either case not used to pay the Interest Payment Amount for such Payment Date and (3) the outstanding aggregate Note Balance of the Class N Notes after application of Available Funds attributable to the Underlying Certificates.

Class N PAC Derivative Payment Amount:

For any Payment Date is an amount equal to excess, if any, of (1) the aggregate outstanding Note Balance of the Class N Notes immediately after payment of the Principal Payment Amount pursuant to clause (ii) of the first paragraph under "Payments on Notes" above on that Payment Date but before payment of the Derivative Principal Payment Amount in reduction of the Note Balance of the Class N Notes on that Payment Date over (2) the Class N PAC Scheduled Balance for such Payment Date. The "Class N PAC Scheduled Balance" for any Payment Date is equal to the amount set forth for such Payment Date in the Class N PAC Scheduled Balance Table.

Class N PAC Scheduled Balance:

For any payment date is equal to the amount set forth for such Payment Date in the Class N PAC Scheduled Balance Table below:

Period	Balance	Period	Balance
Closing	18,860,000.00	12	8,951,065.42
1	18,405,598.77	13	7,929,501.67
2	17,562,947.58	14	6,941,910.36
3	16,670,214.56	15	6,038,914.33
4	15,718,741.31	16	5,167,091.44
5	14,763,960.31	17	4,385,094.22
6	13,802,698.52	18	3,665,605.03
7	13,571,810.27	19	2,876,361.52
8	13,081,585.33	20	2,195,055.90
9	12,044,840.43	21	1,489,223.93
10	11,036,009.71	22	804,580.71
11	10,033,547.60	23	0.00

The Reserve Fund:

On the Closing Date, the Indenture Trustee will establish a reserve fund for the benefit of the Noteholders. Amounts constituting Available Funds received from the swap and the interest rate corridor agreements will be deposited in the Reserve Fund to the extent not paid to the Class N Noteholders on a payment date as provided herein and invested in permitted investments. Amounts will be withdrawn to make additional payments to the Class N Notes as described herein. There can be no assurance that there will be sufficient amounts in the Reserve Fund to make payments to the Class N Notes as described herein. When the Note Balance of the Class N Notes has been reduced to zero, all amounts remaining in the Reserve Fund shall be released to the holders of the Owner Trust Certificates.

Structure Overview

Federal Tax Status: The Notes are anticipated to be treated as debt instruments for federal income tax purposes.

ERISA Eligibility: Subject to the considerations in the Private Placement Memorandum, the Notes will be eligible for purchase

by certain ERISA plans as of the Closing Date. However, investors should consult with their counsel with respect to the consequences under ERISA and the Internal Revenue Code of an ERISA Plan's acquisition

and ownership of the Notes.

Legal Investment: The Notes will <u>NOT</u> constitute "mortgage related securities" for purposes of SMMEA.

Form of Registration: Book-entry form through DTC.

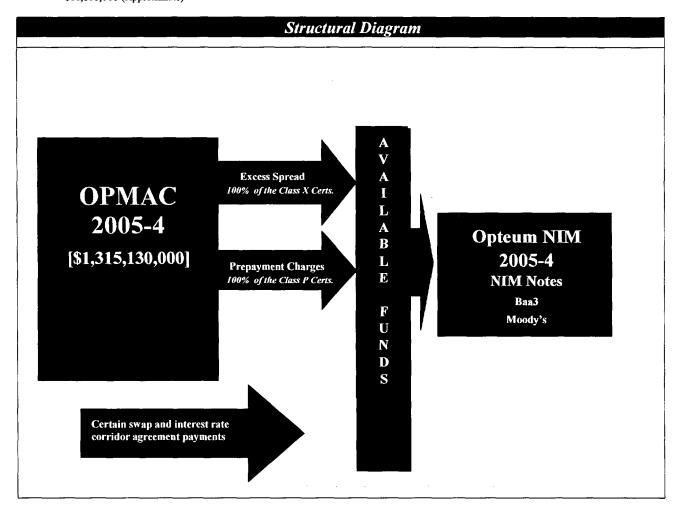
Eligible Investors: The Notes will be offered solely to (i) qualified institutional buyers ("QIBs") within the meaning of Rule

144A under the Securities Act of 1933 and (ii) to non-U.S. persons outside the United States in compliance

with Regulation S under such Act.

Unregistered Securities: The Notes will not be registered under the Securities Act of 1933 in reliance on the exemptions provided by

Rule 144A and Regulation S.



	Swap Agr	eement N	Notional Balance S	Schedul	e
Period	Notional Balance (\$)	Period	Notional Balance (\$)	Period	Notional Balance (\$)
1	0	37	167,169,419.01	73	36,646,844.47
2	1,029,340,624.48	38	161,087,407.35	74	35,632,607.82
3	989,851,240.48	39	155,246,364.12	75	34,646,954.14
4	957,835,255.56	40	149,636,027.12	76	33,689,048.40
5	936,150,734.45	41	144,246,594.71	77	32,758,081.44
6	912,458,982.99	42	139,068,704.46	78	31,853,269.09
7	886,091,535.60	43	134,093,412.75	79	30,973,851.36
8	857,172,630.52	44	129,312,175.37	80	30,119,091.59
9	825,857,580.51	45	124,716,829.03	81	29,288,275.68
10	792,412,101.56	46	120,299,573.76	82	28,304,111.30
11	758,100,490.81	47	116,052,956.11	83	27,074,555.28
12	725,339,206.52	48	111,969,853.18	84	26,331,570.50
13	694,062,237.77	49	108,043,457.37	85	25,619,104.71
14	664,200,264.43	50	104,267,261.86	86	24,925,898.97
15	635,687,262.79	51	100,635,046.80	87	24,251,429.37
16	608,460,347.17	52	97,140,866.13	88	23,595,186.46
17	582,459,619.25	53	93,779,034.99	89	22,956,674.90
18	557,628,024.56	54	90,544,117.80	90	22,335,413.00
19	533,911,216.03	55	87,430,916.82	91	21,730,932.39
20	511,257,424.01	56	84,406,195.64	92	21,142,777.58
21	486,953,397.23	57	80,865,231.98	93	20,570,505.63
22	450,254,233.54	58	69,911,190.83	94	20,013,685.81
23	311,195,804.84	59	54,384,941.47	95	19,471,899.19
24	298,632,783.13	60	52,866,005.56	96	18,944,738.39
25	287,019,754.95	61	51,390,633.00	97	18,431,807.19
26	275,893,823.58	62	49,957,514.12	98	17,932,720.25
27	265,233,359.28	63	48,565,381.44	99	17,447,102.78
28	255,017,729.90	64	47,213,008.27	100	16,974,590.26
29	245,227,253.84	65	45,899,207.23	101	16,514,828.15
30	235,843,155.19	66	44,622,828.89	102	16,067,471.61
31	226,847,521.02	67	43,382,760.45	103	15,632,185.21
32	218,067,365.83	68	42,177,924.44	104	15,208,642.70
33	208,338,190.30	69	41,007,277.55		
34	187,960,685.42	70	39,869,809.40		
35	180,099,835.16	71	38,764,541.44		
36	173,503,144.34	72	37,690,525.85		

This Structural Term Sheet, Collisteral Term Sheet, or Computational Materials, as appropriate (the "material"), was prepared solely by UBS Securities LLC ("UBS"), is privileged and confidential, is Intended for use by the addressee only, and may not be provided to any third party other than the exdressee's legal, tax, financial and/or accounting advisors for the purposes of evaluating such information. The enabysis in this report is based on information provided solely by Optoum Mortgage Acceptance Corporation. Such information should not be viewed se projections, productions, or opinions with respect to value. This information is furnished to you solely by UBS and not by the issuer of the securities or any of its affiliates. UBS is acting as Intitlad Purchaser and not acting as Agent for the Issuer or its affiliates in connection with the proposed transaction. This report does not retain all information that is prospective investor may require to make a full analysis of the transaction. All information contained in ferrial part in the securities. It does not purpor to be all-inclusive or to contain all of the information that a prospective investor may require to make a full analysis of the transaction. All information contained herein is preliminary and it is articled better desired that such information will change. Investors are urged to read the Final Offering Memorandum and other relevant documents filed or to be filed with the Securities and Exchange Commission, because they contain important information. The information and in any prior materials relating to those securities. In addition, the Information on All information on contained in the Final Offering Memorandum. This report is provided for informational purposes only and does not constitute and Exchange Commission. An offering may be made only through the delivery of the Final Offering Memorandum. This report is provided for informational purposes only and does not constitute an offer to sell these securities or a solicitation of an offer to buy

NIM Pricing Assumptions						
Settlement Date:	August 25, 2005	Interest Rate Vectors:	Forward LIBOR Curves			
Accrual Type:	30/360	Prepay Penalty Collection Rate:	90%			
First Interest Payment Date:	September 25, 2005	Trigger Event:	In Effect			
First Principal Payment Date:	September 25, 2005	Recovery Delay:	0 Months			
Legal Final Date:	September 25, 2035	Fixed Rate Mortgage Losses:	1.25%			
Prepayments:	100% Prepay Assumptions*	Adjustable Rate Mortgage Losses:	1.25%			

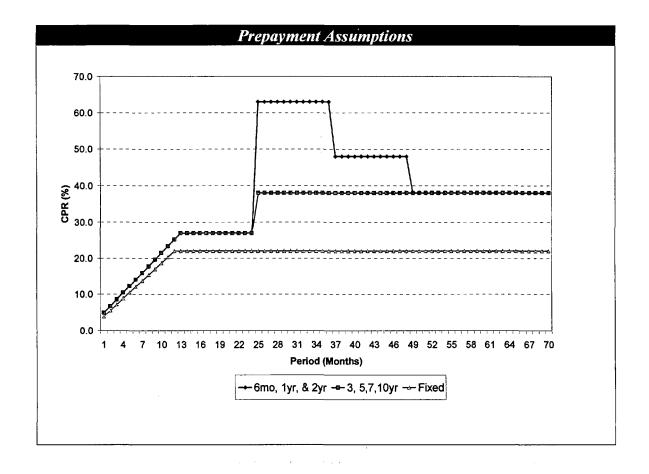
^{*} The pricing prepayment curves represent voluntary principal balance reductions.

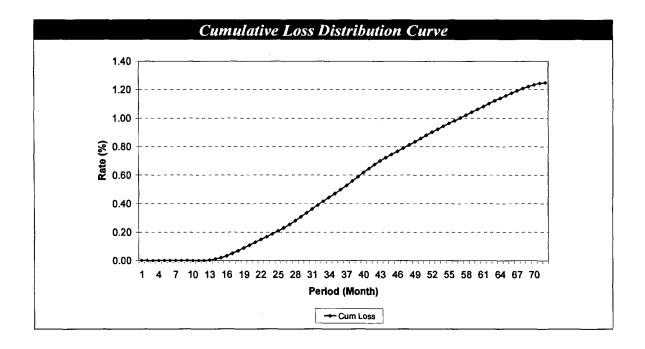
Yield Profile at Various Prepay and Default Scenarios (Forward Libor)

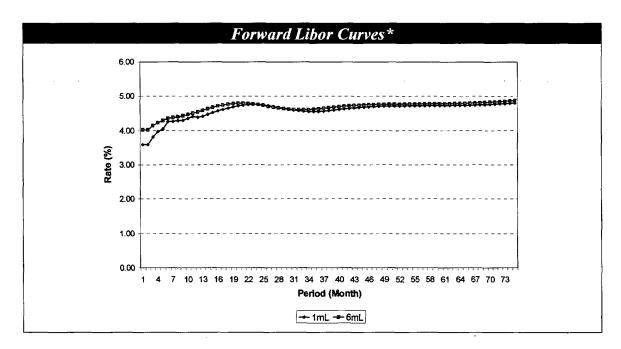
% of PPV	Percentage of Loss Curve				
	75.00	100.00	125.00	150.00	200.00
75.00					
Yield	5.56	5.56	5.56	5.56	5.56
WAL	1.03	1.04	1.05	1.07	1.12
Principal Window	1-23	1-24	1-25	1-25	1-32
Principal Loss Pct	0.00	0.00	0.00	0.00	0.00
Collateral Loss Pct	0.94	1.25	1.56	1.88	2,50
100.00					
Yield	5.56	5.56	5.56	5.56	5.56
WAL	1.00	1.00	1.01	1.02	1.07
Principal Window	1-23	1-23	1-24	1-25	1-32
Principal Loss Pct	0.00	0.00	0.00	0.00	0.00
Collateral Loss Pct	0.94	1,25	1.56	1.88	2.50
125.00					
Yield	5.56	5.56	5.56	5.56	5.56
WAL	0.98	0.98	0.98	0.99	1.02
Principal Window	1-23	1-23	1-24	1-24	1-30
Principal Loss Pct	0.00	0.00	0.00	0.00	0.00
Collateral Loss Pct	0.94	1.25	1.54	1.83	2.38
150.00					
Yield	5.56	5,56	5.56	5.56	5.56
WAL	0.95	0.95	0.96	0.96	0.97
Principal Window	1-23	1-23	1-23	1-24	1-26
Principal Loss Pct	0.00	0.00	0.00	0.00	0.00
Collateral Loss Pct	0.88	1.15	1.41	1.68	2.16
200.00					
Yield	5.56	5.56	5.56	5.56	5.56
WAL	0.87	0.88	0.89	0.89	0.9
Principal Window	1-23	1-23	1-23	1-23	1-23
Principal Loss Pct	0.00	0.00	0.00	0.00	0.00
Collateral Loss Pct	0.77	0,99	1,21	1.43	1.84

Bonds pay at 1 Month LIBOR forwards, while Collateral recasts under 6 Month LIBOR forwards (See Attached LIBOR Curves)
Payment Date on the NIM notes is assumed to be the same as the Distribution Date on the Underlying Certificates
CPR is capped in any given month at 90% CPR

This Structural Term Sheet, Collateral Term Sheet, or Computational Materials, as appropriate (the "material"), was prepared solely by UBS Securities LLC ("UBS"), is privileged and confidential, is intended for use by the addressee only, and may not be provided to any third party other than the addressee is legal, tax, financial and/or accounting exvisors for the purposes of evaluating such information. The enabysis in this report is based on information provided osley by Option Mortgage Acceptance Corporation. Such information should not be viewed as projections, precidions, or opinions with respect to value. This information is furnished to you solely by UBS and not by the issuer of the securities or any of its efficience. UBS is exting as Initial Purchaser and not entire as a first of the issuer or its affiliates in connection with the proposed transaction. This report does mentioned in the required to be included in the offering memorandum (the "First Offering Memorandum"), particularly with respect to the risk and special considerations associated with an invastment in the securities. It does not purpor to be all-Inclusive or to contain all information that a prospective linvestor may recigate to make a full analysis of the transaction. All information contained here in prainting and till its afflictabed that such information with change investors are upged to read the Final Offering Memorandum and other relevant documents filed or to be filed with the Securities and Exchange Commission, because they contain important information. This information contained in any poter materials entiting to the securities and Exchange Commission. An offering may be made only through the delivery of the Final Offering Memorandum. This report is provided for Informational purposes only and does not constitute an offer to sell these securities or a solicitation of an offer to buy these securities. The Initial Purchaser(e) may hold long or short positions in or buy and sell Securities or related securities or perform for or s







* For modeling purposes, the 1-Year CMT Forward Curve was assumed to be equal to the 6-Month Libor Forward Curve

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Structure Summary of Underlying OPMAC 2005-4 Transaction

Title of Securities: Opteum Mortgage Acceptance Corporation, Asset-Backed Pass-Through Certificates, Series

2005-4.

Offered Certificates: The Class M-1, Class M-2, Class M-3, Class M-4, Class M-5, Class M-6, Class M-7,

Class M-8, and Class M-9 Certificates.

Non-Offered Certificates: The Class M-10, Class X, Class P and Class R Certificates.

Class A Certificates: Class I-APT, Class I-A1A, Class I-A1B, Class I-A1C, Class I-A1D, Class I-A2, and Class II-

A1 Certificates.

Class I-APT, Class I-A1A, Class I-A1B, Class I-A1C, Class I-A1D and Class I-A2

Certificates.

Class I-A1 Certificates: Class I-APT, Class I-A1A, Class I-A1B, Class I-A1C and Class I-A1D Certificates.

Class II-A1 Certificates: Class II-A1 Certificates.

Class M Certificates: Class M-1, Class M-2, Class M-3, Class M-4, Class M-5, Class M-6, Class M-7, Class M-8,

Class M-9 and Class M-10 Certificates.

Seller and Servicer: Opteum Financial Services, LLC.

Master Servicer: Wells Fargo Bank, N.A.

Subservicer: Cenlar, FSB.

Depositor: Opteum Mortgage Acceptance Corporation.

Trustee: HSBC Bank USA, National Association.

Securities Administrator: Wells Fargo Bank, N.A.

Swap Counterparty: Bear Stearns Financial Products, Inc.

Interest Rate Corridor

Counterparty: LPMI Providers:

[United Guaranty and PMI Mortgage Insurance Co.]

Closing Date: On or about August 25, 2005.

Distribution Dates: 25th of each month, or if such day is not a business day, the next succeeding business day,

commencing September 26, 2005.

Cut-off Date: August 1, 2005.

Record Date: For the Offered Certificates the business day preceding the Distribution Date.

Servicing Fee: The Servicing Fee for the Mortgage Loans will be 0.250% per annum. On and after the first

interest rate adjustment date, for any adjustable rate Mortgage Loan, the Servicing Fee will

equal 0.375% per annum.

Administrative Fees: The related Servicing Fees, and the fee payable for those loans which are covered under the

Lender-Paid Mortgage Insurance Policy.

Denomination: \$100,000 and multiples of \$1 in excess thereof.

SMMEA Eligibility: The Class A, Class M-1, Class M-2 and Class M-3 Offered Certificates will be SMMEA

eligible.

ERISA Eligibility: The Offered Certificates will **not** be ERISA eligible.

Tax Status: One or more REMIC elections will be made with respect to the Trust.

Triggers Summary of Underlying OPMAC 2005-4 Transaction

Trigger Event:

On a Distribution Date, a Trigger Event will have occurred if:

(i) the aggregate amount of Realized Losses incurred since the Cut-off Date through the last day of the calendar month immediately preceding such Distribution Date exceeds the applicable percentage set forth below with respect to such distribution date of the aggregate Stated Principal Balance of the mortgage loans as of the Cut-off Date, or

Distribution Date	Percentage
September 2005 to August 2008	N/A
September 2008 to August 2009	0.90%
September 2009 to August 2010	1.35%
September 2010 to August 2011	1.75%
September 2011and thereafter	2.05%

(ii) If the three-month rolling average of 60+ Day Delinquent
 Loans equals or exceeds 35.00% of the Senior
 Enhancement Percentage.

Structure Summary of Underlying OPMAC 2005-4 Transaction

Class	Amount ⁽¹⁾	Interest Type / Class	Ratings (S&P / Moody's)	Principal Window (Call/Mat) ⁽²⁾	WAL (Call/Mat) ⁽²⁾
Class I-APT	305,000,000	Floating Rate/Super Senior/Pass-through	AAA/Aaa	1-104 / 1-193	3.02 / 3.19
Class I-A1A	229,239,000	Floating Rate/Super Senior/Sequential	AAA/Aaa	1-22 / 1-22	1.00 / 1.00
Class I-A1B	201,753,000	Floating Rate/Super Senior/Sequential	AAA/Aaa	22-57 / 22-57	3.00 / 3.00
Class I-A1C	76,190,000	Floating Rate/Super Senior/Sequential	AAA/Aaa	57-96 / 57-196	6.11 / 6.11
Class I-A1D	42,871,000	Floating Rate/Super Senior/Sequential	AAA/Aaa	96-104 / 96-193	8.61 / 10.72
Class I-A2	95,006,000	Floating Rate / Mezz Senior/Pass-through	AAA/Aaa	1-104 / 1-193	3.02 / 3.19
Class II-A1	254,705,000	Fixed Rate/Senior/Pass-through	AAA/Aaa	1-104 / 1-238	4.16 / 4.98
Class M-1	20,487,000	Floating Rate / Mezzanine/Sequential	AA+/Aa1	37-104 / 37-161	5.62 / 6.14
Class M-2	19,826,000	Floating Rate / Mezzanine/Sequential	AA/Aa2	37-104 / 37-152	5.62 / 6.08
Class M-3	10,574,000	Floating Rate / Mezzanine/Sequential	AA-/Aa3	37-104 / 37-142	5.62 / 6.02
Class M-4	11,235,000	Floating Rate / Mezzanine/Sequential	A+/A1	37-104 / 37-135	5.62 / 5.96
Class M-5	9,913,000	Floating Rate / Mezzanine/Sequential	A/A2	37-104 / 37-127	5.62 / 5.87
Class M-6	8,591,000	Floating Rate / Mezzanine/Sequential	A-/A3	37-104 / 37-118	5.62 / 5.76
Class M-7	7,270,000	Floating Rate / Mezzanine/Sequential	BBB+/Baa1	37-104 / 37-108	5.59 / 5.60
Class M-8	6,609,000	Floating Rate / Mezzanine/Sequential	BBB/Baa2	37-97 / 37-97	5,39 / 5.39
Class M-9	6,609,000	Floating Rate / Mezzanine/Sequential	BBB-/Baa3	37-86 / 37-86	5.05 / 5.05

⁽¹⁾ Certificate sizes are subject to change (+/- 10%). (2) Calculated based on the Pricing Speed *All numbers are preliminary and subject to change.

	Pricing Speed	
Fixed Rate Mortgage Loans	4% CPR growing to 18% CPR over 12 months	
Adjustable Rate Mortgage Loans	4% CPR growing to 30% CPR over 12 months	

Total Collateral Summary of Underlying OPMAC 2005-4 Transaction Collateral statistics for the Mortgage Loans listed below are as of the Cutoff Date. Collateral Summary Ranges (if applicable) Total Number of Loans 3,995 Total Outstanding Loan Principle Balance \$1,071,738,004 \$26,033 - \$2,000,000 Average Outstanding Loan Principal Balance \$ 268,270 WA Coupon 6.204% 3.875% - 12.000% WA Remaining Term (mo.) 354 175-359 WA LTV 75.57% 10.61% - 100.00% WA CLTV** 84.04% 10.61% - 100.00% WA FICO* 701 524-821 1-10 WA Seasoning (mo.) Interest Only Loans 76.84% 1st Liens 100.00% 2nd Liens 0.00% Simultaneous 2nd Liens 48.17% Loan Type ARM 61.84% **Fixed** 38.16% Geographic Distribution CA 47.28% GA 13.70% NJ 7.36% **ARM Characteristics** 3.098% 1.250% - 8.400% **Gross Margin** 3.943% 1.000% - 6.000% **Initial Periodic Cap** Subsequent Periodic Cap 1.001% 1.000% - 2.000% Lifetime Maximum Rate 11.817% 9.625% - 18.750% Lifetime Minimum Rate 3.214% 1.250% - 9.875%

^{*}Zero Values Excluded

^{**}WA Combined LTV is defined as the Loan-to-Value Ratios of the First Lien Mortgage Loans and Combined Loan-to-Value Ratios of the Second Lien Mortgage Loans.

Contact I	nformation
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Deal Name: OPMAC05-4

We would like to see the following data on the aggregate collateral and on all of the groups in the deal.

			group: 2
gross WAC (%)	6.204	6.142	6.434
wtd avg FICO	701	701	701
FICO < 600 (%)	1.57	1.78	0.79
FICO 600-650 (%)	15.59	15.46	16.06
wtd avg CLTV (%)	75.57	76.25	73.03
<u>CLTV = 80 (%)</u>	12.75	12.92	12.14
CLTV > 80.01 (%) (include only 2nd liens in pool)	0.00	0.00	0.00
LTV 95.01 -100 (%)	2.21	1.87	3.51
Full Doc (%)	21.69	20.99	24.28
Stated Doc (%)	58.00	60.89	47.25
purch (%)	58.63	60.68	50.99
CO refi (%)	34.04	32.24	40.75
Own Occ (%)	83.88	84.95	79.87
Prepay Penalty (%)	71.31	71.09	72.12
wtd avg DTI (%)	37.71	37.58	38.23
ARM?(%)	61.84	78.42	0.00
<u>2/28 (%)</u>	25.80	32.71	0.00
<u>3/27 (%)</u>	5.03	6.37	0.00
<u>1st Lien (%)</u>	100.00	100.00	100.00
Avg Loan Balance	\$268,269.84	\$304,013.09	\$186,486.92
<u># of Loans</u>	<u>39</u> 95	2780	1215
Loan Bal < \$100k (%)	2.26	1.37	5.59
Mtg Rates > 12% (%)	0.00	0.00	0.00
Manuf Housing (%)	0.00	0.00	0.00
(%) & largest state code	CA(47%)	CA(51%)	CA(32%)
silent 2nd (%)	48.17	50.84	38.21
IO loans (%)	76.84	83.52	51.94
5yr IO (%)	8.71	10.80	0.92
2 yr IO (%)	0.25	0.32	0.00
<u>IO: FICO</u>	704	704	701
<u>IO LTV (%)</u>	76.46	76.66	75.31
10 DTI (%)	37.32	37.23	37.92
IO full doc (%)	21.72	20.75	27.55
IO: purch (%)	64.22	65.33	57.56

All average are wig averages.

	Source 1	Originatori Source 2	Originator: Source 3	Aggregate
FICO avg	701			701
FICO stolev	51			51
FICO < 560 %	0.13			0.13
CLTV avg	84.04			84.04
CLTV >80%	56.99			58.99
SS CLTV %	84.04			84.04
Full Doc %	21.69			21.69
Loan Sallavg	268,270			268,270
DR%	30.04			30.04
DTI >45%	11.06			11.00
Purch %	58.63			58.63
Cash Out %	34.04			34.04
Fxd %	38.16			38.16
3 yr ARM >= %	5.03			5.00
WAC avg	6.204			6.20-
WAC stdov	0.69			0.69
1 ¹² Lien %	100.00			100.00
MI %	4.67			4.6
CA %	47.28			47.20
Invt Prop %	12.43			12.40
10 %	76.84			76.8-
2yr 10%	21.48			21.4
IO non-Full Doc %	60.15			60.1
Multi-Fam %	8.22			8.2
Prim Occ %	83.88			83.8

Originator/ Source	WALTY "	WA CLTV	WA 38 CLTV	FICO	WAC	% B₩	Purch 1	invi Prop %	Tal Lien %	% Wiff 15.2nds	CAN	Full Doc %	10%	DTP%	DTM->45	% wells MI
Various	75.57	· 75.57	84.04	701	6.20	100.00	58.63	12.43	100.00	48.17	47.28	21.59	76.84	37.71	11.06	4.6
Total:	76.57	76.57	B4.04	701	6.20	100	58.63	12.43	100.00	48.17	47.28	21.69	76.84	37.71	11.06	4.6

Documentation	WALTY	WACLTV	WA 83 CLTV	WAFICO	WAC	% Bal	Purch %	tovi Prop %	fat Lieu %	% with 5.2rds	CAN	Full Doc %	KON.	on %	DTP% > 45	% with Mi
Full	77.39	77.39	85,19	712	6.00	21.6881	53.96	9.65	100.00	45.70	29.13	100.00	76.96	37.10	16.38	6.5
Non-Full	75.06	75.06	83.72	698	8.26		59.92	13.20	100.00	48.86	52.31	0.00	76.81	37.94	9.58	4.7
Total:	75.57	76.57	84.04	701	6.20	100	68.63	12.43	100.00	48.17	47.28	21.69	76.84	37.71	11.06	4,6
Interest Only	WALTU	WACLTV	. WASSICLTV	WAFICD	WAC	% Bail	Purch %	invi Fron N	isi Lien %	% with \$ Zods	CAN	Fell Doc %	IO%	рлъ	DTI% > 45	% vota Mi
2-yr IO	79.46	79.46	91.08	686	6.18	m	71,19	10.31	100.00	63,45	61.78	11.08	100.00	39.07	11.20	3.6
Other IO	75.30	75.30	84.48	710	6.15	55,359	61,51	11.46	100.00	53.02	45.09	25.85	100.00	36.59	7.68	5.5
Non-KO	72.60	72.60	76.46	692	6.36	23.1599	40.10	16.73	100.00	22.41	39.07	21.57	0.00	39.11	18.99	3.6
Total:	75.67	75.67	84.04	701	6.20	100	58.63	12.43	100.00	48.17	47.28	21,69	76,84	37.71	11.06	4.6
										% with			юж.		1,1977-188	Roy (1)
PICO D-559	WALTV,	WACLTY	WA SS CLTY 76.87	WAFICO	WAG	200	Purch %	- Invt Prop %-	1st Lien %	\$2nds	CA%	Fell Doc %		DN %	DTP4 > 45	% with MI
560-599	76.87 79.66	76.87 79.66	80.06	545 588	7.52 6.90	0.1255	13,77	0.00 2.57	100.00		0.00	8.52 33.87	0.00 34.11	39.21 41.47	25.81 39.15	0.0
500-539	77.38	77.38	82.85	626	6.61	10.0295	37.02	6.09	100.00		32.23	24,11	83.49	39,16		1.6
640-679	76.29	76.29	85.54	661	6.36		54.39	10.74	100.00		48.06	15.69	77.93	39.00		4.1
680>=	74,93	74.93	83.78	730	6.06		64,66	14.29	100.00		50.05	23.28	79.62	36.86	8.61	5.4
Total:	76.57	75.57	84.04	701				12.43	100.00		47.28	21.69		37,71	11.06	
							1			TO PERSONAL						
Low Balance	WALTV	WACLTV	WA \$8 CLTY	WAFICO	WAC	Me Bal.	Purch %	invi Prop %	tst Lion %	S With 5.2nds	CAS	Full Doc %	10%	DTI %	DTP% > 45	% with Mi
<80,000	67.89	67.89	81.23	710	6,73	0.69527	76.42	42.29	100.00	50.56	6.42	23.55	48.40	33.25	5.63	11.2
80,000-100,000	74.04	74.04	66.50	693	6.60	1.57387	76.94	35.91	100.00	59.12	7.13	28.47	60,87	36.66		6.5
100,000>=	75.73	75.73	84,14	701	6.19		58.43	11.87	100.00	48.16	48.20	21.46		37,76		4.6
Total:	75.65	75.65	84.16	701	6.20	100	68.84	12.48	100.00	48.35	47.27	21,59	76.76	37.71	11.10	4.6
Lien Position	WALTV	WAGLTV	WA SS CLTV	WAFKO	WAD	% Bal	Purch %	invi Prop %	1st Lien %	% with S.2mis	CA%	Full Doc X	KO%	2 110	ETT/% > 45	% with M
1st Lien	75.57	75.57	84.04	701	5.20	100	58.63	12.43	100.00	48.17	47.28	21.69	76.84	37.71	11.06	
Total:	75,57	75.57	84.04	701	5.20	100	68.63	12.43	100.00	48,17	47,28	21,69	76,84	37.71	11.06	4.0

Je UBS Investment

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Conforming 3,161 6. Non-Conforming 834 4. Total: 3,995 1,0 AVG UPB: \$268,269.84 MIN UPB: \$26,033.45 MAX UPB: \$2,000,000.00 GROSS WAC: 6.2036851726% MIN RATE: 12,000% MIN ORIG LTV: 106.10% MIN ORIG TERM: 180 MAX ORIG TERM: 180 MAX ORIG TERM: 180 MAX ORIG TERM: 180 MAX ORIG TERM: 106.0% MIN ORIG TERM: 106.0% MIN ORIG TERM: 106.0% MIN ORIG TERM: 106.0% MAX UPB: \$2,000% % FULL/ALT: 21.69% % FULL/ALT: 21.69% % FULL/ALT: 21.69% % FULL ALT: 21.60% % FULL ALT: 21.60% % FULL ALT: 21.60%	636,268,375 59,37% 435,469,630 40.63 1,071,738,004 100,00%	40.63	201,287.05 522,145.84 268,269.84	6.290% 6.078 6.204%	76.26% 74.56 75.57%	358 358 357	355 355 354	6 6	37.95% 37.35 37.71%	706	21.99% 21.69%
834 3,995 11726% 10% 10%	435,469,630 1,071,738,004 1	40.63	268,269.84	6.078	75.57%	358	355	2 8	37.71%		21.69%
3,995	1,071,738,004	00.00%	268,269.84	6.204%	75.57%	357	354	£	37.71%	701	21.69%
AVG UPB: \$268,269.84 MIN UPB: \$26,033.45 MAX UPB: \$2,000,000.00 GROSS WAC: 6.1036851726% MIN RATE: 3,875% MAX ORIG LTV: 10.61% MIN ORIG LTV: 10.00% MIN ORIG TERM: 180 MAX ORIG TERM: 360 MIN WAM: 175 MAX WAM: 359 % SFPUD: 83.20% % FULL/ALT: 21.69% % CASHOUT: 34.04% % LTV > 80 00 MI: 10.63% W LTV: 75.57% W ALTV: 75.57% WA FICO > 679: 64.60% WA FICO: 0.00% WA FICO: 0.00%											
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WA FICO: 701											
6/ FIRST 1 IRM: 100 000/											
% FIRS I LIEN: 100.00%											
% PREPAY PENALTY: 71.31%											
CALIFORNIA %: 47.28%											
NORTH CA. %: 11.20%											
SOUTH CA. %: 36.08%											
% Fixed: 38.16%											
% Arm: 61.84%											
% IO: 76.84%	-										

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Product Type	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO	Full Doc %
10/6 MONTH LIBOR -120 MONTH IO	34	11,477,458	1.07%	337,572.29	5.671%	74.44%	360	357	ε.	29.38%	754	85.89%
15YR FXD	29	14,274,585	1.33	213,053.51	5.835	57.89	180	178	7	33.25	700	30.62
15YR FXD -120 MONTH 10	-	1,880,000	0.18	1,880,000.00	4.750	80.00	180	177	3	36.94	755	0.00
20YR FXD	14	3,761,582	0.35	268,684.39	5.996	59.72	240	237	6	41.88	682	5.99
2/6 MONTH LIBOR	197	46,259,160	4.32	234,818.07	6.805	82.23	360	358	7	40.56	648	14.71
2/6 MONTH LIBOR - 24 MONTH 10	æ	2,427,350	0.23	303,418.75	6.479	80.09	360	356	4	41.83	206	16.48
2/6 MONTH LIBOR - 60 MONTH 10	116	35,944,676	3.35	309,867.90	6.465	80.62	360	357	3	41.02	959	28.02
2/6 MONTH LIBOR -120 MONTH 10	683	191,848,931	17.90	280,891.55	6.126	79.24	360	358	7	38.60	697	7.84
30YR FXD	969	158,933,618	14.83	228,352,90	6.292	70.97	360	358	7	39.17	704	24.53
30YR FXD - 60 MONTH IO	11	3,783,160	0.35	343,923.64	6.294	80.05	360	357	3	45.29	929	43.01
30YR FXD -120 MONTH IO	804	226,343,671	21.12	281,521.98	6.301	72.23	360	358	7	36.38	708	28.72
3/6 MONTH LIBOR	30	7,342,679	69.0	244,755.97	6.639	77,49	360	357	3	40.89	673	0.00
3/6 MONTH LIBOR - 24 MONTH 10	-	300,667	0.03	300,667.00	5.875	80.00	360	355	ĸ	36.84	741	0.00
3/6 MONTH LIBOR - 36 MONTH 10	20	7,274,650	89.0	363,732.50	6.319	78.30	360	357	3	39.78	684	16.10
3/6 MONTH LIBOR - 60 MONTH 10	22	6,717,954	0.63	305,361.55	6.382	78.67	360	357	3	36.38	681	20.42
3/6 MONTH LIBOR -120 MONTH 10	112	32,232,351	3.01	287,788.85	5.980	76.27	360	357	3	39.10	716	24.87
5/6 MONTH LIBOR	28	13,659,992	1.27	235,517.11	6.269	74.03	360	357		37.20	705	12.63
5/6 MONTH LIBOR - 36 MONTH 10	7	584,650	0.05	292,325.00	5,991	81.71	360	356	4	35.46	664	38.48
5/6 MONTH LIBOR - 60 MONTH 10	118	43,752,175	4.08	370,781.14	6.079	77.86	360	357	6	37.20	707	16.89
5/6 MONTH LIBOR -120 MONTH 10	833	205,436,290	19.17	246,622.20	6.152	77.63	360	358	7	36.84	710	22,22
6 MONTH LIBOR	9	1,859,150	0.17	309,858.27	6.013	78.83	360	356	4	41.29	695	26.88
6 MONTH LIBOR - 60 MONTH 10	10	3,130,261	0.29	313,026.10	5.552	71.16	360	356	4	41.52	206	9.39
6 MONTH LIBOR -120 MONTH IO	80	27,196,974	2.54	339,962.18	5.713	76.02	360	356	4	33.54	712	6.14
7/6 MONTH LIBOR	æ	2,122,915	0.20	265,364.33	5.810	75.28	360	358	7	30.88	754	44.02
7/6 MONTH LIBOR - 84 MONTH 10	16	5,792,150	0.54	362,009.38	5.699	74.34	360	357	3	35.39	724	15.01
7/6 MONTH LIBOR -120 MONTH 10	48	17,400,956	1.62	362,519.92	5.773	75.51	360	358	7	35.08	734	58.72
Total:	3,995	1,071,738,004 100.00%	100.00%	268,269.84	6.204%	75.57%	357	354	က	37.71%	701	21.69%

Jacobs UBS Investment

OPMAC05-4

Full Doc % 21.69% 698 698 698 695 690 690 707 707 713 713 712 705 594 594 728 728 728 728 728 728 728 761 34.40 36.07 37.30 36.85 36.61 38.63 38.63 38.93 39.93 38.93 39.93 38.93 39.93 41.06 38.75 37.63 38.00 40.08 35.59 35.89 35.98 DTI 29.91% 37.71% AGE WAM 354 OTERM 360 360 360 360 360 360 360 339 357 59.21% 69.88 72.82 76.94 76.55 76.72 76.72 76.17 75.78 75.48 75.98 76.91 77.08 76.73 76.36 78.26 77.09 76.40 76.43 76.44 75.97 74.66 73.00 70.21 73.00 74.14 75.03 74.98 75.56% 6.114 6.023 5.802 6.279 5.653 6.115 5.924 5.924 6.237 6.155 6.147 6.107 6.186 6.085 6.085 6.114 6.114 6.184 6.186 5.844 6.000 6.204% 44,306.53 65,168.18 89,792.44 113,885.83 413,888.29 438,960.51 463,224.43 490,017.81 861,166.67 884,583.33 915,000.00 262,169.08 559,899.48 589,996.15 757,962.50 800,000.00 817,500.00 839,600.00 AVG 0PB 137,806.83 161,874.47 187,606.89 212,593.05 238,618.22 288,290.78 313,145.31 338,396.76 361,905.89 390,043.09 512,644.32 538,286,97 611,471,74 643,299.26 662,988.89 683,222.22 716,560.00 740,475.00 936,540.00 966,166.67 996,848.90 ,469,702.78 268,633.33 All records 0.67% 0.41 100.00% \$841,824.00 4,431,436.00 20,023,714.00 45,651,893.00 40,763,750.00 39,201,425.00 2,452,500.00 4,198,000.00 2,583,500.00 3,031,850.00 \$1,073,190,145.00 48,011,042.00 40,998,897,00 57,052,029.00 54,713,571.00 59,283,777.00 56,124,566.00 57,984,228.00 59,512,381.00 65,442,007.00 51,982,122.00 54,143,481.00 47,771,577.00 53,825,946.00 22,556,350.00 18,840,044.00 15,117,286.00 15,339,900.00 14,063,850.00 34,738,160.00 5,966,900.00 6,149,000.00 7,165,600.00 8,885,700.00 5,307,500.00 1,830,000.00 4,682,700.00 9,968,489.00 2,898,500.00 3.995 COUNT \$700,000.01 - \$725,000.00 \$725,000.01 - \$750,000.00 \$750,000.01 - \$775,000.00 \$775,000.01 - \$800,000.00 \$800,000.01 - \$825,000.00 \$275,000.01 - \$300,000.00 \$300,000.01 - \$325,000.00 \$325,000.01 - \$350,000.00 5975,000.01 - \$1,000,000.00 Maximum: \$2,000,000.00 \$25,000.01 - \$50,000.00 \$50,000.01 - \$75,000.00 \$75,000.01 - \$100,000.00 \$350,000.01 - \$375,000.00 \$375,000.01 - \$400,000.00 \$600,000.01 - \$625,000.00 \$625,000.01 - \$650,000.00 \$650,000.01 - \$675,000.00 \$675,000.01 - \$700,000.00 \$900,000.01 - \$925,000.00 5925,000.01 - \$950,000.00 \$175,000.01 - \$200,000.00 \$200,000.01 - \$225,000.00 \$225,000.01 - \$250,000.00 8250,000.01 - \$275,000.00 \$400,000.01 - \$425,000.00 8425,000.01 - 8450,000.00 \$450,000.01 - \$475,000.00 \$475,000.01 - \$500,000.00 \$500,000.01 - \$525,000.00 \$525,000.01 - \$550,000.00 \$550,000.01 - \$575,000.00 \$575,000.01 - \$600,000.00 \$825,000.01 - \$850,000.00 8850,000.01 - 8875,000.00 \$875,000.01 - \$900,000.00 \$950,000.01 - \$975,000.00 \$100,000.01 - \$125,000.00 \$125,000.01 - \$150,000.00 \$150,000.01 - \$175,000.00 Minimum: \$26,400.00 Original Balance \$1,000,000.01 >= Total:

20.85 27.98 23.80 27.46 22.60 20.19 14.93 30.79 17.39 9.27 22.35

18.50 18.69 21.94 18,81 9.82 50.16 25.00 The information herein has been provided solely by UBS Investment Bank. Neither the issuer of certificates nor any of its affiliates makes any representation at to the accuracy or completeness of the information has been provided by UBS Investment Bank. Neither the experised or any september is preliminary, and will be superseded by the description of the mortgage loans contained and/or incorporated by reference in the Prospectus Supplement relating to the Certificates and supersedes all information contained in any collateral term steets relating to the mortgage pool previously provided by UBS investment Bank.

Je UBS Investment

OPMAC05-4 All records

Tinneid Relance	COLINT	I I B	%	AVG LIPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO	Full Doc %
Oupain Dalance			2									
\$25,000.01 - \$50,000.00	19	838,522	0.08%	44,132.74	7.128%	59.21%	344	342	e.	29.92%	703	28.18%
\$50,000.01 - \$75,000.00	69	4,490,960	0.42	65,086.38	6.791	70.04	355	352	e	34.24	705	23.32
575,000.01 - \$100,000.00	222	19,899,154	1.86	89,635,83	6.573	72.79	357	354	7	36.11	697	28.39
\$100,000,01 - \$125,000.00	362	41,164,069	3.84	113,712.90	6.583	77.00	356	353	e	37.35	702	28.07
\$125,000.01 - \$150,000.00	413	56,860,494	5.31	137,676.74	6,416	76.52	357	354	7	36.79	704	27.64
\$150,000.01 - \$175,000.00	346	56,048,153	5.23	161,988.88	6.392	76.97	356	353	7	36.54	669	25.28
\$175,000.01 - \$200,000.00	309	57,985,477	5.41	187,655.27	6.349	76.58	352	349	9	37.48	695	25.59
\$200,000,01 - \$225,000,00	265	56,306,369	5.25	212,476.87	6.270	75.97	357	354	3	38.49	692	24.13
\$225,000.01 - \$250,000.00	240	57,228,382	5.34	238,451.59	6.155	75.96	355	353	7	38.17	869	20.86
\$250,000.01 - \$275,000.00	231	810,615,09	5.65	261,987.09	6.237	76.33	360	357	3	38,34	694	17.25
\$275,000.01 - \$300,000.00	225	64,845,908	6.05	288,204.04	6.149	76.04	355	353	3	38.71	669	18.69
\$300,000.01 - \$325,000.00	166	51,954,911	4.85	312,981.39	6.153	76.90	358	355	3	38.89	969	18.09
\$325,000.01 - \$350,000.00	191	54,469,450	5.08	338,319.57	901.9	77.13	356	354	3	38.37	695	21.79
\$350,000,01 - \$375,000.00	130	47,031,855	4.39	361,783.50	6.248	77.14	360	358	7	38.40	694	13.05
\$375,000.01 - \$400,000.00	138	53,783,550	5.02	389,735.87	6.189	76.70	358	355	7	38.24	691	18.80
\$400,000.01 - \$425,000.00	118	48,836,272	4.56	413,866.71	6.055	76.16	358	356	7	39.90	707	21.34
8425,000.01 - 8450,000.00	101	44,315,165	4.13	438,764.01	6.083	78.57	358	356	7	40.26	695	27.82
\$450,000.01 - \$475,000.00	06	41,672,912	3.89	463,032.35	6.119	77.16	359	356	6	36.56	703	23.26
8475,000,01 - \$500,000.00	79	38,706,602	3.61	489,956,98	6.177	76.35	358	356	7	38.24	707	29.06
\$500,000.01 - \$525,000.00	43	22,041,817	2.06	512,600.40	5.976	76.35	360	357	m	36.18	713	20.81
\$525,000.01 - \$550,000.00	36	19,360,453	1.81	537,790.37	6.009	77.61	360	358	7	40.91	869	19.58
\$550,000.01 - \$575,000.00	7.7	15,135,600	1.41	560,577.79	6.104	76.43	360	358	7	38.82	718	14.92
\$575,000.01 - \$600,000.00	25	14,747,771	1.38	589,910.84	6.029	75.84	360	358	7	37.64	709	32.01
\$600,000.01 - \$625,000.00	23	14,059,070	1.31	611,263.93	5.802	74.66	360	358	7	28.97	723	17.40
\$625,000.01 - \$650,000.00	54	34,723,138	3.24	643,021.08	6.279	73.00	360	358	7	37.99	705	9.26
\$650,000.01 - \$675,000.00	6	5,961,672	0.56	662,407.96	5.653	70.20	360	357	e	40.09	697	22.28
\$675,000.01 - \$700,000.00	6	6,149,000	0.57	683,222.22	6.115	77.20	360	358	7	35.59	694	33.64
\$700,000.01 - \$725,000.00	10	7,160,683	0.67	716,068.29	5.924	75.20	360	358	7	34,86	741	9.83
\$725,000.01 - \$750,000.00	12	8,875,606	0.83	739,633.82	5.978	70.10	360	357	6	35.98	728	16.79
\$750,000.01 - \$775,000.00	4	3,031,850	0.28	757,962.50	6.251	76.24	360	358	7	36.07	714	50.16
\$775,000.01 - \$800,000.00	4	3,190,623	0.30	797,655.79	5.845	56.33	315	313	7	35.51	757	24.78
\$800,000.01 - \$825,000.00	4	3,276,628	0.31	819,157.12	6.063	70.64	360	357	6	33.54	701	0.00
\$825,000.01 - \$850,000.00	4	3,368,000	0.31	842,000.00	5.748	69.03	360	357	3	29.68	733	25.24
\$850,000.01 - \$875,000.00	6	2,583,500	0.24	861,166.67	6.041	73.00	360	357	3	39.06	735	0.00
\$875,000.01 - \$900,000.00	9	5,307,500	0.50	884,583.33	6.104	74.14	360	357	3	32.58	710	16.58
\$900,000.01 - \$925,000.00	7	1,825,135	0.17	912,567.60	5.882	75.04	360	329	-	41.24	829	00.0
\$925,000.01 - \$950,000.00	vo	4,682,700	0.44	936,540.00	6.151	74.98	360	357	3	39.44	701	00.0
\$950,000.01 - \$975,000.00	3	2,891,817	0.27	963,939.09	6.419	71.92	360	357	٣	35.51	740	00.0
8975,060.01 - \$1,000,000.00	10	9,968,489	0.93	996,848.90	6.527	64.06	360	358	7	35.03	697	19.88
\$1,000,000.01 >=	18	26,439,729	2.47	1,468,873.81	5.820	57.27	339	337	7	30.29	722	27.64
Total:	3,995	1,071,738,004	100.00%	268,269.84	6.204%	75.57%	357	354		37.71%	701	%69"12
Minimum: 676 033 45												an A was
Wilkingin. 34,000,000.00												

The information herein has been provided solely by UBS Investment Bank. Neither the issuer of certificates nor any of its affiliates makes any representation as to the accuracy or completeness of the information herein. The information contained herein will be supersaded by the description of the mortgage loans contained and/or incorporated by reference in the Prospectus Supplement relating to the Certificates and supersedes all information contained any contained in any contained in the mortgage pool previously provided by UBS Investment Bank.

Westment OBS Investment

OPMAC05-4
All records

Gross Rate	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO	Full Doc %
3.751% - 4.000%	-	274,899	0.03%	274,899.00	3.875%	80.00%	360	355	ĸ	29.97%	707	0.00%
4.001% - 4.250%	2	506,661	0.05	253,330.50	4.162	72.97	360	355	ĸ	38.03	889	29.68
4,251% - 4,500%	9	1,762,924	0.16	293,820.67	4.491	74.99	360	357	9	25.90	737	7.26
4.501% - 4.750%	22	7,559,623	0.71	343,619.23	4.707	77.14	315	311	4	35.61	737	17.67
4.751% - 5.000%	11	29,673,431	2.77	417,935.65	4.967	69.70	357	355	7	34.46	732	27.63
5.001% - 5.250%	133	40,122,894	3.74	301,675.90	5.216	73.11	357	355	7	35.30	725	40.28
5,251% - 5,500%	245	75,551,224	7.05	308,372.34	5.455	71.38	349	346	7	35.12	726	33.45
5.501% - 5.750%	409	123,677,170	11.54	302,389.17	5.706	73.45	354	352	33	36.17	717	32.92
5.751% - 6.000%	730	219,428,221	20.47	300,586.60	5.925	72.60	358	355	9	38.24	709	20.85
6.001% - 6.250%	583	155,852,502	14.54	267,328.48	6.204	76.20	358	356	7	38.03	200	18.73
6.251% - 6.500%	965	149,153,274	13.92	250,257.17	6.437	26.66	358	356	6	39.06	069	19.03
6.501% - 6.750%	389	91,272,099	8.52	234,632.65	6.685	78.35	359	357	3	39.42	687	17.89
6.751% - 7.000%	325	75,793,382	7.07	233,210.41	6.918	80.04	357	355	7	38.62	674	13.61
7.001% - 7.250%	156	32,159,116	3.00	206,148.18	7.186	81.24	360	358	7	37.07	685	14.72
7.251% - 7.500%	119	26,426,871	2.47	222,074.55	7.420	79.19	360	357	6	38.04	681	66'6
7.501% - 7.750%	92	18,651,205	1.74	202,730.49	7.673	85.53	360	358	7	40.89	662	10.11
7.751% - 8.000%	99	12,547,379	1.17	224,060.34	7.911	81.96	360	357	3	38.21	683	4.49
8.001% - 8.250%	25	4,330,871	0.40	173,234.84	8.171	82.52	360	358	7	38.42	199	3.40
8,251% - 8,500%	17	3,376,329	0.32	198,607.61	8.425	84.15	360	358	7	33.51	648	3.40
8,501% - 8,750%	7	1,758,234	0.16	251,176.22	8.670	81.08	360	357	e	39.86	649	00.0
8.751% - 9.000%	9	1,027,497	0.10	171,249.51	8.902	88.35	360	358	7	39,73	920	0.00
9.001% - 9.250%	-	106,200	0.01	106,200.00	9.125	95.00	360	329	-	0.00	677	0.00
9.251% - 9.500%	1	166,000	0.02	166,000.00	9.400	100.00	360	355	S	47.92	581	0.00
9.751% - 10.000%	2	533,964	0.05	266,981.76	906'6	90.58	360	358	71	38.06	621	74.91
11.751% - 12.000%	-	26,033	00'0	26,033.45	12.000	16.00	180	177	3	39.17	631	00'0
Total:	3,995	1,071,738,004 100.00%	100.00%	268,269.84	6.204%	75.57%	357	354	3	37.71%	701	21.69%
Minimum: 3.875% Maximum: 12.000%												

Original Term to Maturity	COUNT	UPB	%	AVG UPB	WAC		LTV OTERM	WAM AGE	AGE	DTI	FICO	FICO Full Doc %
180	89	16,154,585	1.51%	237,567.42	5.709%	_	180	177	60	33.87%	707	27.06%
240	14	3,761,582	0.35	268,684.39	5.996	59.72	240	237	٣	41.88	682	5.99
360	3,913	1,051,821,838	98.14	268,801.90	6.212		360	357	3	37.74		21.66
Total:	3,995	1,071,738,004 100.00%	100.00%	268,269.84	6.204%	75.57%	357	354	354 3	37.71%	701	21.69%
Minimum: 180 Maximum: 360												

68 16,154,585 1,51% 237,567,42 5,709% 60,46% 180 177 3 3 3 14 3,761,582 0,35 268,684,39 5,996 59,72 240 237 3 3 3,913 1,051,821,838 98,14 268,801,90 6,212 75.86 360 357 3 3,995 1,071,738,004 100.00% 268,269,84 6,204% 75,57% 357 354 3 3	68 16,154,585 1.51% 237,567.42 5.709% 60.46% 180 177 3 33.87% 707 14 3,761,582 0.35 268,684,39 5.96 59,72 240 237 3 41.88 682 3.913 1,051,821,838 98.14 268,801.90 6.212 75.86 360 357 3 37.74 701 3,995 1,071,738,004 100.00% 268,269.84 6.204% 75.57% 357 354 3 37.71% 701 1.75	Remaining Term to Stated Maturity	COUNT	UPB	%	AVG UPB	WAC	LTV	LTV OTERM WAM AGE	WAM	AGE	DTI	FICO	DTI FICO Full Doc %
3,761,582 0.35 268,684.39 5,996 59.72 240 237 3 41.88 682 3,913 1,051,821,838 98.14 268,801.90 6.212 75.86 360 357 3 37.74 701 3,995 1,071,738,004 100.00% 268,269.84 6.204% 75.57% 357 354 3 37.71% 701) 14 3,761,582 0.35 268,684.39 5.996 59.72 240 237 3 41.88 682 (82.2) (1.051,821,838 98.14 268,801.90 6.212 75.86 360 357 3 37.74 701 (9.202)	121 - 180	89	16.154.585	1.51%	237.567.42	5.709%	_	180	177	6	33.87%	707	27.06%
3,913 1,051,821,838 98.14 268,801.90 6.212 75.86 360 357 3 37.74 701 3,995 1,071,738,004 100.00% 268,269.84 6.204% 75.57% 357 354 3 37.71% 701	3,913 1,051,821,838 98.14 268,801.90 6.212 75.86 360 357 3 37.74 701 3,995 1,071,738,004 100.00% 268,269.84 6.204% 75.57% 357 354 3 37.71% 701 m: 175	181 - 240	3 7	3,761,582	0.35	268,684,39	5,996		240	237	٣	41.88		5.99
3,995 1,071,738,004 100.00% 268,269.84 6,204% 75,57% 357 354 3 37,71% 701	3,995 1,071,738,004 100.00% 268,269.84 6,204% 75.57% 357 354 3 37,71% 701 m: 175	301 - 360	3,913	1,051,821,838	98.14	268,801.90	6.212	- 1	360	357	3	37.74		21.66
	Minimum: 175	Total:	3,995	1,071,738,004	100.00%	268,269.84	6.204%	75.57%	357			37.71%	701	21.69%

Seasoning	COUNT	UPB	%	AVG UPB	WAC	LTV	LTV OTERM WAM AGE	WAM	AGE	DTI	FICO	Full Doc %
	789	216,194,742	20.17%	274,011.08	6.155%	75.73%	358	357	_	37.34%	702	23.91%
. 7	1,163	302,440,098	28.22	260,051.68	6.224	75.57	357	355	7	37.15		19.00
· 100	1,431	389,431,627	36.34	272,139.50	6.196	75.44		353	33	37.88		22.97
4	466	127,577,258	11.90	273,770.94	6.324	75.16		354	4	39.13		21.75
· Io	133	33,486,640	3.12	251,779.25	5.979	77.34		353	S	37.97	703	16.52
. 9	œ	1,653,477	0.15	206,684.59	5.921	79.54		354	9	39.35	_	25.14
-	4	849,296	0.08	212,324.11	9.605	76.03		353	7	41.99		13.50
10	1	104,867	0.01	104,866.54	4.625	91.05		350	10	32.97	1	0.00
Total:	3,995	1,071,738,004	100.00%	268,269.84	6.204%	75.57%	357	354	3	37.71%	701	21.69%
Minimum: 1												
Maximum: 10									İ			

DTI	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO	Full Doc %
%000°0 =>	826	217,935,813	20.33%	263,844.81	6.290%	%89.69	355	353	3	0.00%	705	0.20%
1.001% - 6.000%	3	1,046,365	0.10	348,788,33	5.901	79.52	360	357	3	4.30	752	8.64
6.001% - 11.000%	16	3,290,226	0.31	205,639.14	6.559	78.50	360	357	3	8.48	742	24.91
11.001% - 16.000%	31	9,122,957	0.85	294,288.93	5.885	68.22	335	333	3	13.90	705	51.43
16.001% - 21.000%	87	25,040,537	2.34	287,822.27	6.095	68.69	357	354	7	18.65	718	36.31
21.001% - 26.000%	154	38,544,665	3.60	250,290.03	6.081	73.27	356	354	7	23.75	710	30.02
26.001% - 31.000%	294	79,847,908	7.45	271,591,52	6.016	74.06	359	356	7	28.72	717	33.89
31.001% - 36.000%	929	148,591,416	13.86	257,971.21	6.153	76.27	358	355	7	33.74	206	27.95
36.001% - 41.000%	839	228,164,277	21.29	271,947.89	6.174	78.35	356	354	7	38.54	869	22.62
41.001% - 46.000%	908	221,544,963	20.67	274,869.68	6.190	79.05	329	356	7	43.37	69	23.85
46,001% - 51,000%	272	73,995,378	6.90	272,041.83	6.467	78.16	357	354	3	48.21	681	30.48
51.001% - 56.000%	62	16,104,538	1.50	259,750.62	6.354	76.10	357	354	ဗ	53.33	685	48.92
56.001% - 61.000%	23	6,263,126	0.58	272,309.81	6.311	75.46	355	351	3	58.36	669	36.30
61.001% - 66.000%	3	1,031,653	0.10	343,884.40	6.150	76.48	360	358	7	63.17	705	0.00
66.001% - 71.000%	7	569,400	0.05	284,700.00	7.064	85,33	360	358	7	69.24	628	0.00
76.001% - 81.000%	1	644,782	90.0	644,781.87	6.250	79.76	360	356	4	77.63	792	0.00
Total:	3,995	1,071,738,004 100.00%	100.00%	268,269.84	6.204%	75.57%	357	354	6	37.71%	701	21.69%
Minimum: 0.00%												
Maximum: 77.63%		a ^										
Wtd Ave: 37.71%												

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FICO Scores	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO	Full Doc %
520 - 529	1	255,122	0.02%	255,122.10	8.950%	80.00%	360	355	S	31.83%	524	0.00%
530 - 539	-	114,660	0.01	114,659.77	8.400	70.24	360	353	7	28.27	533	100.00
540 - 549	-	347,185	0.03	347,184.92	8,150	84.34	360	357	3	48.76	547	00.0
550 - 559	7	628,042	90.0	314,021.20	6.437	72.67	360	355	ď	38.92	224	00'0
570 - 579	4	1,161,380	0.11	290,344.96	609'9	77.25	360	357	က	38.86	575	25.99
580 - 589	33	7,604,429	0.71	230,437.23	7.002	78.45	360	358	7	41.74	584	36.60
590 - 599	28	6,693,304	0.62	239,046.56	6.834	81,46	360	358	7	41.61	594	32.13
609 - 009	46	14,821,267	1.38	322,201.46	808.9	81.48	360	358	74	42.11	909	31.52
610 - 619	28	6,914,537	9.65	246,947.73	6,667	84.24	360	358	7	39.59	614	36.99
620 - 629	145	36,760,646	3.43	253,521.70	6.589	77.69	355	353	7	39.02	624	17.91
630 - 639	196	48,993,872	4.57	249,968.74	6.559	74.93	352	349	ဇ	38.05	634	24.70
640 - 649	218	52,995,382	4.94	243,098.08	6.440	75.55	357	354	6	39.54	645	14.80
620 - 659	247	61,954,191	5.78	250,826.68	6,415	75.97	354	352	3	39.40	655	15.47
699 - 099	259	67,584,981	6.31	260,945.87	6.360	77.13	358	355	€	38.74	999	12.93
620 - 679	269	72,517,177	6.77	269,580.59	6.271	76.30	358	356	٣	38.53	675	19.09
689 - 689	352	96,975,995	9.05	275,499.99	6.197	76.60	357	354	3	39.08	684	14.07
669 - 069	270	70,527,190	6.58	261,211.82	6.282	75.38	358	355	7	36.54	695	13.37
700 - 709	254	70,902,621	6.62	279,144.18	6.113	76.75	359	357	3	37.57	704	14.87
710 - 719	214	62,918,487	5.87	294,011.62	6,114	73.68	358	355	3	37.95	714	15.95
720 - 729	246	68,046,044	6.35	276,609.94	5.997	74.69	358	356	7	36.42	724	23.67
730 - 739	208	58,308,953	5.44	280,331.50	5,948	75.14	359	357	7	37.08	735	25.59
740 - 749	213	52,345,605	4.88	245,754.01	950'9	77.02	360	357	7	37.24	744	29.63
750 - 759	180	48,818,931	4.56	271,216.28	5.977	74.15	352	349	7	36.88	755	23.47
692 - 092	091	48,384,436	4.51	302,402.72	5.964	73.43	359	326	7	35.24	765	33.09
770 - 779	156	41,123,973	3.84	263,615.21	5,915	73.66	358	326	7	37.06	774	33.14
780 - 789	130	38,168,684	3.56	293,605.26	5.936	71.93	357	354	7	32.29	784	43.94
790 - 799	77	21,751,250	2.03	282,483.76	2.967	73.38	348	345	٣	36.18	793	39,33
608 - 008	43	10,116,838	0.94	235,275.31	5.956	71.69	347	344	3	32.33	804	32.39
810 - 819	13	3,899,535	0.36	299,964.22	5.963	74.56	360	357	3	37.16	814	30.24
820 - 829	-	103,287	0.01	103,287.40	5.750	28.15	360	357	3	31.31	821	100.00
Total:	3,995	1,071,738,004 100.00%	100.00%	268,269.84	6.204%	75.57%	357	354	3	37.71%	701	21.69%
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OPMAC05-4 All records

Loan to Value Ratio	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO	Full Doc %
10.01% - 15.00%	7	425,000	0.04%	212,500.00	6.390%	11.04%	360	356	4	0.00%	171	0.00%
15.01% - 20.00%	œ	1,755,141	0.16	219,392.61	6.923	16.50	357	355	e	20.17	655	2.83
20.01% - 25.00%	10	1,368,558	0.13	136,855.77	5.897	23.03	329	327	~1	38.06	734	20.83
25.01% - 30.00%	18	3,128,082	0.29	173,782.35	2.607	26.88	312	309	7	27.22	731	8.42
30.01% - 35.00%	17	3,685,968	0.34	216,821.64	5.963	32.69	327	325	æ	36,01	683	7.25
35.01% - 40.00%	34	9,263,743	0.86	272,463.03	5.739	37.95	344	342	7	29.44	725	6.63
40.01% - 45.00%	47	13,019,227	1.21	277,004.82	5.855	42.71	350	348	7	30.39	710	3.13
45.01% - 50.00%	17	17,490,680	1.63	246,347.61	5.874	47.63	339	336	3	32.82	728	22.73
50.01% - 55.00%	82	28,412,328	2.65	346,491.81	5.907	52.59	355	353	7	35.48	719	25.68
55.01% - 60.00%	116	36,078,513	3.37	311,021.66	5.874	57.98	347	345	7	33.87	697	16.29
60.01% - 65.00%	188	60,226,363	5.62	320,352.99	5.893	63.77	353	350	€	34.46	704	14.81
65.01% - 70.00%	256	70,622,806	6.59	275,870.34	6.155	69.19	357	354	3	37.42	702	15.35
70,01% - 75.00%	246	70,116,584	6.54	285,026.77	6.263	73,66	356	353	33	37.42	704	25.53
75.01% - 80.00%	2,418	642,222,609	59.92	265,600.75	6.176	79.75	359	356	ę	37.98	703	22.38
80.01% - 85.00%	70	21,649,718	2.02	309,281.68	6.616	84.34	360	358	7	41.33	647	28.07
85.01% - 90.00%	262	62,454,278	5.83	238,375.11	6.870	89.59	360	358	7	41.09	899	20.24
90.01% - 95.00%	118	23,097,286	2.16	195,739.72	7.095	94,81	360	358	7	37.57	695	30.18
95.01% - 100.00%	32	6,721,120	0.63	210,035.01	6,465	99.85	360	358	7	38.89	726	94.58
Total:	3,995	1,071,738,004 100.00%	100.00%	268,269.84	6.204%	75.57%	357	354	3	37.71%	701	21.69%
Minimum: 10.61												
Moxim. 100 00												

15.01% 2 425.000 0.04% 212,500.00 6.390% 11.04% 360 356 35	Combined Loan To Value Ratio	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO	Full Doc %
7 1,729,107 0.16 247,015.35 6.847 16.51 360 18 1,633,558 0.10 131,694.71 5.892 23.09 320 15 2,022,492 0.19 134,832.83 5.721 27.08 303 19 4,206,638 0.39 221,401.46 5.826 31.32 341 45 12,166,798 1.14 270,373.30 5.896 42.62 349 67 16,309,911 1.52 243,431.51 5.885 47.24 341 102 31,613,837 2.95 399,39.57 5.846 57.99 345 152 46,089,051 1.52 243,431.51 5.886 47.24 341 163 31,613,837 2.95 399,39.57 5.846 57.99 345 161 50,886,36 4.75 314,448.01 5.884 62.73 355 161 50,886,36 4.75 316,066.06 6.139 72.43 355 24<	10.01% - 15.00%	7	425,000	0.04%	212,500.00	6,390%	11.04%	360	356	4	0.00%	171	%00.0
8 1,053,558 0.10 131,694,71 5.892 23.09 320 15 2,022,492 0.19 134,832.83 5.721 27.08 303 19 4,206,628 0.39 221,401.46 5.924 31.33 331 45 12,106,798 1.14 270,373.30 5.896 4.26.2 349 67 16,309,911 1.52 243,431.51 5.885 47.24 341 78 26,089,051 2.43 334,475.01 5.895 52.65 383 102 31,613,837 2.95 309,39.57 5.846 57.99 345 1175 58,475,90 5.46 334,448.01 5.896 6.75 355 161 50,886,636 4.75 346,183,34 4.76 346,065 6.173 37.43 355 692 201,990,139 18.85 291,893,27 6.173 78.78 357 591 143,40,461 13.39 273,798.59 6.539 82.79	15.01% - 20.00%	7	1,729,107	0.16	247,015.35	6.847	16.51	360	357		19.70	655	2.87
15 2,022,492 0.19 134,832.83 5.721 27.08 303 19 4,206,628 0.39 221,401.46 5.924 31.33 331 45 12,166,743 0.73 245,866.97 5.846 47.22 341 67 16,309,911 1.14 270,373.01 5.896 42,62 349 102 16,089,051 2.43 334,475.01 5.895 52.65 353 1175 58,475,902 5.46 334,475.01 5.896 57.99 345 152 46,083,342 4.30 330,3179.88 6.059 68.75 355 161 50,886,536 4.75 346,086,06 6.139 72.43 355 692 201,990,139 18.85 291,893.27 6.173 78.78 357 591 13,712,138 12.39 212,170.65 6.43 80.56 360 524 143,400,461 13.39 273,170.65 6.483 80.77 360 591 1,229 295,667,212 27.59 240,575,44 6.124 <td< td=""><td>20.01% - 25.00%</td><td>8</td><td>1,053,558</td><td>0.10</td><td>131,694.71</td><td>5.892</td><td>23.09</td><td>320</td><td>318</td><td>7</td><td>38.06</td><td>739</td><td>27.06</td></td<>	20.01% - 25.00%	8	1,053,558	0.10	131,694.71	5.892	23.09	320	318	7	38.06	739	27.06
19 4,206,628 0.39 221,401,46 5,924 31,33 331 32 7,867,743 0.73 245,866,97 5,846 37,52 341 45 12,166,798 1,14 27,037,33 5,896 42,62 349 67 16,099,051 1,22 243,431,51 5,895 52,65 343 102 31,613,837 2,95 309,939,57 5,846 57,99 345 175 5,8475,902 5,46 334,475,01 5,895 62,72 353 161 50,883,342 4,30 309,39,57 5,846 57,99 345 692 201,990,139 18.85 291,893,27 6,139 72,43 355 692 201,990,139 18.85 291,893,27 6,139 72,48 357 96 34,467,350 3,22 359,034,90 6,381 80.56 360 591 137,212,38 123,170,65 6,483 81,27 360 1,229	25.01% - 30.00%	15	2,022,492	0.19	134,832.83	5.721	27.08	303	301	က	27.22	714	13.02
32 7,867,743 0.73 245,866.97 5.846 37.52 341 45 12,166,798 1.14 270,373.30 5.896 42.62 349 67 16,309,911 1.52 243,431.51 5.885 47.24 341 102 31,613,837 2.95 309,393.57 5.86 52.65 353 175 58,475,902 5.46 334,148.01 5.854 62.72 352 152 46,083,342 4.30 303,179.88 6.059 68.75 355 161 50,886,636 4.75 316,066.06 6.139 72.43 355 692 201,901,139 18.85 291,893.77 6.173 72.43 355 524 143,477,350 3.22 339,349 6.381 80.56 360 591 137,212,838 139 273,798.59 6.539 82.79 360 592 1,071,738,004 100.00% 268,269.84 6.124 80.17 360 593 1,071,738,004 100.00% 268,269.84 6.204% 75.57%	30.01% - 35.00%	19	4,206,628	0.39	221,401.46	5.924	31.33	331	329	7	35.98	693	6.35
45 12,166,798 1.14 270,373.30 5.896 42.62 349 67 16,399,911 1.52 243,431.51 5.885 47.24 341 78 26,089,051 2.43 334,475.01 5.895 52.65 353 102 31,613,837 2.95 399,39.57 5.846 57.29 345 175 58,475,902 5.46 334,148.01 5.854 67.22 352 161 50,886,636 4.75 316,066.06 6.139 72.43 355 692 201,990,139 18.85 291,893.27 6.173 72.43 355 54 143,477,84 18.85 291,893.27 6.173 72.43 357 55 144,470,461 13.39 273,798.59 6.539 82.79 360 591 17,213 27.59 234,755.44 6.124 80.17 360 1,229 295,667,212 27.59 268,269.84 6.204% 75.57% 357 <td>35.01% - 40.00%</td> <td>32</td> <td>7,867,743</td> <td>0.73</td> <td>245,866.97</td> <td>5.846</td> <td>37.52</td> <td>341</td> <td>339</td> <td>7</td> <td>27.49</td> <td>725</td> <td>7.81</td>	35.01% - 40.00%	32	7,867,743	0.73	245,866.97	5.846	37.52	341	339	7	27.49	725	7.81
67 16,309,911 1.52 243,431.51 5.885 47.24 341 78 26,089,051 2.43 334,475.01 5.895 52.65 353 102 31,613,837 2.95 309,39.57 5.846 57.99 345 175 58,475,90 5.46 334,148.01 5.896 6.72 352 161 50,886,536 4.75 316,066.06 6.139 72.43 355 692 201,990,139 18.85 291,893.27 6.173 78.78 357 96 34,467,350 3.22 359,034.90 6.331 80.56 360 524 143,470,461 13.39 273,798.59 6.539 82.79 360 591 15,229 295,667,212 27.59 240,575.44 6.124 80.17 360 3,995 1,071,738,004 100.00% 268,269,84 6.204% 75.57% 357	40.01% - 45.00%	45	12,166,798	1.14	270,373.30	5.896	42.62	349	347	7	30.39	709	3.35
78 26,089,051 2.43 334,475,01 5.895 52,65 353 102 31,613,837 2.95 309,939,57 5.846 57.99 345 152 46,083,42 5.46 334,148,01 5.854 62.72 352 161 50,886,636 4.75 316,106,06 6.139 72.43 355 692 201,990,139 18.85 291,893,27 6.173 78.78 357 54 143,407,461 13.39 273,798,59 6.539 82.79 360 591 137,2128 295,667,212 27.59 240,575,44 6.124 80.17 360 1,229 1,071,738,004 100,00% 268,269,84 6.204% 75,57% 357	45.01% - 50.00%	29	116,309,911	1.52	243,431.51	5.885	47.24	341	339	7	34.82	724	17.26
102 31,613,837 2.95 309,939.57 5.846 57.99 345 175 58,475,902 5.46 334,148.01 5.854 62.72 352 161 50,883,342 4.30 303,179.88 6.059 68.75 352 161 50,883,342 4.75 316,066.06 6.139 72.43 355 692 201,990,139 18.85 291,893.27 6.173 78.78 357 96 34,467,350 3.22 359,034.90 6.381 80.56 360 524 143,470,461 13.39 273,170.65 6.483 81.79 360 1,229 295,667,212 27.59 240,575,44 6.124 80.17 360 3,995 1,071,738,004 100.00% 268,269.84 6.204% 75.57% 357	50.01% - 55.00%	78	26,089,051	2.43	334,475.01	5.895	52.65	353	351	7	34.93	717	25.81
175 58,475,902 5.46 334,148,01 5.854 62.72 352 152 46,083,342 4.30 303,179.88 6.059 68.75 355 161 50,886,636 4.75 316,066.06 6.139 72,43 355 96 34,467,350 3.22 359,034.90 6.313 87.78 360 591 137,212,838 12.80 273,798.59 6.539 81.35 360 1,229 295,667,212 27.59 240,575,44 6.124 80.17 360 3,995 1,071,738,004 100.00% 268,269.84 6.204% 75.57% 357	55.01% - 60.00%	102	31,613,837	2.95	309,939.57	5.846	57.99	345	343	7	33.89	969	18.60
152 46,083,342 4.30 303,179,88 6.059 68.75 355 161 50,886,636 4.75 316,066.06 6.139 72.43 355 692 201,990,139 18.85 291,893,27 6.173 78.78 357 96 34,467,350 3.22 359,334,90 6.381 80.56 360 591 13,412,838 137,798,59 6.539 82.79 360 1,229 295,667,212 27.59 240,575,44 6.124 80.17 360 3,995 1,071,738,004 100.00% 268,269,84 6.204% 75,57% 357	60.01% - 65.00%	175	58,475,902	5.46	334,148.01	5.854	62.72	352	350	6	34.25	703	14.38
161 50,886,636 4.75 316,066.06 6.139 72,43 355 692 201,990,139 18.85 291,893.27 6.173 78.78 357 96 34,467,350 3.22 359,034.90 6.381 80.56 360 524 143,470,461 13.39 273,798.59 6.539 82.79 360 591 137,212,83 12.80 232,170.65 6.483 81.35 360 1,229 295,667,212 27.59 240,575.44 6.124 80.17 360 3,995 1,071,738,004 100.00% 268,269.84 6.204% 75.57% 357	65.01% - 70.00%	152	46,083,342	4.30	303,179.88	6.059	68.75	355	352	6	37.52	705	18.48
692 201,990,139 18.85 291,893.27 6.173 78.78 357 96 34,467,350 3.22 359,034.90 6.381 80.56 360 524 143,470,461 13.39 273,798.59 6.539 82.79 360 591 137,212,38 12.80 232,170.62 6.483 81.35 360 1,229 295,667,212 27.59 240,575,44 6.124 80.17 360 3,995 1,071,738,004 100.00% 268,269.84 6.204% 75.57% 357	70.01% - 75.00%	161	50,886,636	4.75	316,066.06	6.139	72.43	355	352	e	38.83	707	28.02
96 34,467,350 3.22 359,034,90 6.381 80.56 360 524 143,470,461 13.39 273,798.59 6.539 82.79 360 591 137,212,838 12.80 223,170.62 6.483 81.35 360 1,229 295,667,212 27.59 240,575,44 6.124 80.17 360 3,995 1,071,738,004 100.00% 268,269.84 6,204% 75,57% 357	75.01% - 80.00%	692	201,990,139	18.85	291,893.27	6.173	78.78	357	354	3	37.92	703	24.36
\$24 143,470,461 13.39 273,798.59 6.539 82.79 360 \$91 137,212,838 12.80 232,170.62 6.483 81.35 360 1,229 295,667,212 27.59 240,575.44 6.124 80.17 360 3,995 1,071,738,004 100.00% 268,269.84 6.204% 75,57% 357	80.01% - 85.00%	96	34,467,350	3.22	359,034,90	6.381	80.56	360	357	3	39.39	999	28.67
591 137,212,838 12.80 232,170.62 6.483 81.35 360 1,229 295,667,212 27.59 240,575.44 6.124 80.17 360 3,995 1,071,738,004 100.00% 268,269,84 6.204% 75,57% 357	85.01% - 90.00%	524	143,470,461	13,39	273,798.59	6.539	82.79	360	358	7	38.31	691	18.51
1,229 295,667,212 27.59 240,575,44 6.124 80.17 360 3,995 1,071,738,004 100.00% 268,269.84 6.204% 75.57% 357	90.01% - 95.00%	165	137,212,838	12.80	232,170.62	6.483	81.35	360	357	7	36.95	700	24.99
3,995 1,071,738,004 100.00% 268,269.84 6,204% 75,57% 357	95.01% - 100.00%	1,229	295,667,212	27.59	240,575.44	6.124	80.17	360	357	7	38.59	704	21.65
Minimum: 10.61	Total:	3,995	1,071,738,004	100.00%	268,269.84	6.204%	75.57%	357	354	3	37.71%	701	21.69%
Maximum: 100.00	Minimum: 10.61 Maximum: 100.00												

OPMAC05-4 All records

Geographic Concentration	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO	Full Doc %
California	1,442	506,725,674	47.28%	351,404.77	5.984%	73.11%	357	354	3	38.15%	705	13.36%
Georgia	168	146,850,354	13.70	191,211.40	6.024	78.91	329	357	7	35.03	718	50.91
New Jersev	262	78,931,738	7.36	301,266.18	6.590	77.95	351	349	7	38.74	089	23.82
New York	205	70,711,786	9.60	344,935.54	6,415	74.31	355	353	7	40.91	683	19.86
Florida	315	63,726,687	5.95	202,306.94	6.699	79.46	357	355	7	36.12	669	18.91
Nevada	16	22,379,685	2.09	245,930.60	6.152	77.38	360	357	3	38.25	704	12.06
Arizona	108	21,727,167	2.03	201,177.47	6,455	78.90	356	354	6	36.59	269	7.84
Massachusetts	64	20,175,541	1.88	315,242.83	6.631	74.63	358	356	3	38.88	989	32.70
Washington	20	16,986,989	1.58	242,671.26	6.058	80.15	360	358	7	36.96	691	19.09
Colorado	95	14,372,005	1.34	256,642.94	6.521	77.05	360	357	6	37.82	705	13.72
Texas	102	13,721,883	1.28	134,528.27	6.654	79.28	356	353	£	38.10	669	99.6
Connecticut	4	11,584,559	1.08	263,285.44	6.370	71.37	357	355	7	37.86	069	27.50
Michigan	95	10,328,042	96.0	184,429.32	6.727	78.03	360	357	3	39.95	691	47.76
Maryland	43	9,791,052	0.91	227,698.89	6.710	78.93	354	352	7	40.77	670	32.68
Pennsylvania	49	7,625,080	0.71	155,613.89	6.703	79.50	360	358	7	37.41	689	26.18
Virginia	31	7,560,536	0.71	243,888.25	6.473	78.83	360	357	3	36.39	694	31.67
North Carolina	35	6,708,221	0.63	191,663,46	6.551	74.64	360	357	3	37.31	682	20.89
South Carolina	34	6,591,063	0.61	193,854.79	6.703	70.03	360	357	3	31.35	703	24.47
Hawaii	13	4,407,939	0.41	339,072,22	6.276	79.25	360	357	3	36.64	969	12.92
New Mexico	23	3,168,335	0.30	137,753.67	6,683	82.27	360	357	ဗ	37.59	701	28.54
Illinois	18	3,147,090	0.29	174,838.32	6.981	80.74	357	355	7	37.33	723	20.56
Oregon	19	3,113,154	0.29	163,850.21	6.599	78.58	360	358	7	39.85	829	17.16
Rhode Island	12	3,054,836	0.29	254,569.63	6.734	78.35	360	358	7	39.73	638	24.65
Ohio	27	2,844,004	0.27	105,333.47	6,691	74.97	340	337	7	36.78	672	31.68
Minnesota	14	2,434,162	0.23	173,868.74	6.782	99.62	360	326	4	38.17	705	5.32
Tennessee	91	2,415,705	0.23	150,981.55	6.599	80.38	360	357	9	33.97	717	33,43
Alabama	10	1,526,032	0.14	152,603.18	6.755	82.94	360	328	7	36.77	167	46.97
Mississippi	14	1,469,981	0.14	104,998.62	6.557	76.40	360	358	7	36.55	707	41.14
Maine	7	1,043,736	0.10	149,105.21	6.560	85.32	360	357	6	38.61	730	42.67
Missouri	\$	1,024,725	0.10	204,944.93	6.774	78.56	360	357	æ	40.93	671	60.6
Arkansas	5	959,210	0.09	191,842.02	6.311	77.84	360	326	4	41.12	718	32.08
New Hampshire	S	898,627	80.0	179,725.44	6.764	82.56	360	357	60	31.86	629	25.72
Indiana	80	869,543	0.08	108,692.92	6.916	84.72	360	357	6	45.68	029	49.62
Delaware	3	169'169	90.0	230,563.76	7.122	81.52	360	358	7	35.95	649	0.00
Kentucky	s.	464,193	0.04	92,838.63	9/9/9	79.21	360	357	3	46.43	683	37.88
Utah	4	395,550	0.04	98,887.50	6.567	69.70	360	358	7	27.69	692	0.00
Nebraska	8	318,100	0.03	106,033.33	6.359	76.79	360	356	4	41.20	727	33.70
South Dakota	7	265,475	0.02	132,737.50	6.427	78.27	360	326	4	42.29	697	52.91
Wyoming	_	143,100	0.01	143,100.00	6.500	89.44	360	356	4	0.00	629	0.00
Iowa	1	117,600	0.01	117,600.00	6.500	80.00	360	356	4	43.66	726	100.00
Wisconsin	-	112,319	0.01	112,319.43	6.875	87.12	360	356	4	40.75	623	100.00
Alaska		109,335	0.01	109,335.02	6,125	48.89	360	358	7	37.81	649	00.0
Kansas	1	91,200	0.01	91,200.00	6.625	80.00	360	326	4	0.00	629	0.00
Idabo	-	87,350	0.01	87,350.00	6.375	86.69	360	358	7	38.48	755	00.0
Oklahoma	-	056'99	0.01	66,950.00	7.500	94.96	360	357	3	41.86	773	100.00
Total:	3,995	1,071,738,004 100.00%	100.00%	268,269,84	6.204%	75.57%	357	354	£	37.71%	701	21.69%

The information herein has been provided solely by UBS Investment Bank. Neither the issuer of certificates not any of its affiliates makes any representation as to the accuracy or completeness of the information herein. The information contained by the applicable prospectus supplement relating to the Certificates and Exchange Commission. The information contained herein will be superseded by the description of the margage boars contained and/or incorporated by reference in the Prospectus Supplement relating to the Certificates and supersedes all information contained in any collateral term sheets relating to the mostgage pool previously provided by UBS Investment Bank.

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North-South CA	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO	Full Doc %
North CA	321	119,998,116	11.20%	373,825.91	5.980%	71.45%	357	354	3	37.21%	7111	11.32%
South CA	1,121	386,727,558	36.08	344,984.44	5.985	73.63	357	354	6	38.42	703	13.99
States Not CA	2,553	565,012,330	52.72	221,313.09	6.401	77.77	357	355	7	37.32	692	29.16
Total:	3,995	1,071,738,004	100.00%	268,269.84	6.204%	75.57%	357	354	κŋ	37.71%	701	21.69%

Zip Code Concemtration	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO	Full Doc %
30349	41	6,765,480	_	165,011.71	%860.9	81.75%	360	358	7	36.84%	692	30.99%
30319	13	4,914,056		378,004.31	5.383	76.04	360	358	7	30.20	735	69.39
30213	31	4,788,586		154,470.53	6.128	79.45	360	358	7	34.48	669	33.42
92336	14	4,728,553		337,753.76	5.821	80.00	360	357	ť	39.27	691	6,01
92562	01	4,136,935		413,693.52	5.995	79.09	360	358	7	40.53	999	10.64
Other	3,886	1,046,404,394	97.64	269,275.45	6.211	75.47	357	354	3	37.75	701	21.46
Total:	3,995	1,071,738,004	100.00%	268,269.84	6.204%	75.57%	357	354	6	37.71%	701	21.69%

Loan Purpose COUNT UPB % Purchase 2,539 628,366,912 58.63% Refinance - Cashout 1,197 364,779,379 34,04 Refinance - Rate Term 259 78,591,713 7.33	UPB		C 7 144		A CTITLE	24.4.7.2	1		COLOR	2
2,539 628,366,912 5 1,197 364,779,379 259 78,591,713		AVG UPB	WAC	- I	OIEKM	WAM	AGE	nii	3	Full 1900 %
1,197 364,779,379 n 259 78,591,713	628,366,912 5	247,485.98	6.225%	79.10%	359	356	e	37.91%	709	19.96%
n 259 78,591,713	364,779,379	304,744.68	6.239	70.63		352	7	38.12	684	20.03
	78,591,713	303,442.91	2.867	70.24	351	349	3	34.29	715	43.19
Total: 3,995 1,071,738,004 100.00%	1,071,738,004	268,269.84	6.204%	75.57%	357	354	60	37.71%	701	71.69%

Document Type	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO	Full Doc %
Stated Income / Verified Assets	1,385	388,735,257	36.27%	280,675.28	6.148%	76.73%	358	356	3	37.47%	704	0.00%
Stated Income / Stated Asset	098	232,925,317	21.73	270,843.39	6.414	77.33	356	354	7	38.71	681	0.00
Full Documentation Provided	923	231,999,530	21.65	251,353.77	6.004	77.39	356	354	7	37.10	712	100.00
No Income / No Asset	542	131,998,171	12.32	243,539.06	6.263	67.01	354	352	m	51.79	703	0.33
No Ratio	285	86,079,730	8.03	302,034.14	6.332	73.77	357	354	6	0.00	708	0.00
Total:	3,995	1,071,738,004	100.00%	268,269.84	6.204%	75.57%	357	354	€0	37.71%	701	21.69%

		,										
Property Type	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO	Full Doc %
Single Family Residence	2,216	627,624,708	4,	283,224.15	6.165%	74.31%	356	354	7	37.95%	669	20.62%
PUĎ	1,131	264,073,722		233,486.93	6.221	78.02	358	356	7	36.92	703	25.92
Condo	377	91,931,306	8.58	243,849.62	6.178	78.16	359	357	3	36,46	710	22.93
2-4 Family	171	88,108,269		325,122.76	6.455	74.44	355	352	3	39.58	969	15.34
Total:	3,995	1,071,738,004	100.00%	268,269.84	6.204%	75.57%	357	354	ĸ	37.71%	701	21.69%

Occupancy	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO	Full Doc %
Owner Occupied	3,140	898,959,020	83.88%	286,292.68	6.129%		357	354	7	38.09%	669	22.68%
Non-Owner Occupied	629	133,249,327	12.43	196,243.49	6.575	74.01		355	 0	35.83	713	16.83
Second Home	176	39,529,658	3.69	224,600.33	6.658	- 1	329	357	3	35.92	702	15.54
Total:	3,995	1,071,738,004	100.00%	268,269.84	6.204%	75.57%	357	354	6	37.71%	701	21.69%

Lien Position	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM AGE	AGE	DTI	FICO	FICO Full Doc %
	3,995	1,071,738,004 100.00%	100.00%	268,269.84	6.204% 75.57%	75.57%	357	354		37.71%	701	21.69%
Total:	3,995	1,071,738,004 100.00%	100.00%	268,269.84	6.204%	75.57%	357	357 354	3	37.71%	701	21.69%

Prepayment Penalty	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM ,	AGE	DTI	FICO	Full Doc %
0	1,084	307,510,391	7	283,681.17	6.439%	76.22%	356	353	€.	38.81%	269	24.92%
9	34	12,398,483		364,661.27	5.952	68.72	360	357	60	34.55	730	11.69
12	313	104,825,285		334,905.06	6.248	73.49	355	353	33	39.43	969	16.21
24	928	250,438,622		261,418.19	6.153	78.32	360	357	က	37.78	693	12.60
36	1,322	323,741,950	30.21	244,888.01	6.083	73.48	355	353	7	36.96	705	19.82
09	284	72,823,273		256,419.98	5.899	76.80	358	356	7	34.61	728	57.18
Total:	3,995	1,071,738,004	100,00%	268,269.84	6.204%	75.57%	357	354		37.71%	701	21.69%
wa Term: 21.803												

Balloon Flag	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM WAM AGE	WAM	AGE	DTI	FICO	Full Doc %
Not a Balloon Loan	3,995	1,071,738,004 100.00%	100.00%	268,269.84	6.204%	75.57%	357	354	8	37.71% 701	701	21.69%
Total:	3,995	1,071,738,004 100.00%	100.00%	268,269.84	6.204%	75.57%	357	354	3	37.71%	701	21.69%

Originator	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO	Full Doc %
Alterna Mortgage	28	6,285,933	0.59%	224,497.62	7.194%	78.36%	360	359	-	40.27%	697	3.82%
Avaris Capital	22	7,104,532	99.0	322,933.26	5.913	72.70	355	353	-	37.78	716	7.08
Equity Now. Inc.	38	15,528,753	1.45	408,651.39	6.536	66.53	349	345	4	42.85	691	17.57
Gateway Bank FSB	95	33,333,358	3.11	350,877.45	5.860	66.85	355	352	6	37.22	730	24.18
Heritage Plaza Mortgage, Inc.	23	5,917,750	0.55	257,293.48	6,011	72.44	360	356	4	43.43	206	12.78
Loan Center of California, Inc.	19	8,559,330	0.80	450,491.08	6.105	75,31	360	356	4	42.59	695	2.86
Mortgage Enterprise, Ltd.	12	4,283,897	0.40	356,991.45	6.894	79.77	360	356	4	43.39	703	27.33
Mylor Financial	_	398,000	0.04	398,000.00	7,300	80.00	360	358	7	49.28	629	0.00
Opteum	3,218	826,824,061	77.15	256,937.25	6.231	76.19	357	354	7	37.36	869	21.77
Pemmtek Mortgage Services	12	3,016,511	0.28	251,375,91	7.698	76.67	360	356	4	34.45	849	5.68
Provident Bank	221	78,286,700	7.30	354,238.46	6,017	75.15	358	355	æ	38,38	710	23.54
Pro30 Funding	-	520,000	0.05	520,000.00	7.850	80.00	360	355	S	0.00	707	0.00
Ouicken Loans	85	15,411,735	1.44	181,314.53	6.524	76.51	360	356	4	43.38	169	57.96
Quicken Loans, Inc.		152,000	0.01	152,000.00	6.375	80.00	360	354	9	42.60	L 99	100.00
Realty Mortgage Corp	75	17,944,717	1.67	239,262.89	5.635	76.11	359	354	S	37.16	722	19.62
Shearson Mortgage	6	2,803,265	0.26	311,473.87	6.261	72.03	360	356	4	36,64	669	21.79
Stearns Lending, Inc.	92	33,076,988	3,09	359,532.48	6.005	74.87	360	356	4	38.46	723	16.65
Sun West Mortgage Co.	43	12,290,474	1.15	285,824.98	6.146	72.16	350	347	3	42.41	716	11.61
Total:	3,995	1,071,738,004	100.00%	268,269.84	6.204%	75.57%	357	354	6	37.71%	701	21.69%

3.751% - 4.000% 4.001% - 4.250% 4.251% - 4.500% 4.501% - 4.750%					2		OLENN	1			2	rull Doc %
4,001% - 4,250% 4,251% - 4,500% 4,501% - 4,750%	1	274,899	0.04%	274,899.00	3.875%	80.00%	360	355	ĸ	29.97%	707	0.00%
4.251% - 4.500% 4.501% - 4.750%	7	506,661	0.08	253,330.50	4.162	72.97	360	355	\$	38.03	889	29.68
4.501% - 4.750%	9	1,762,924	0.27	293,820.67	4.491	74.99	360	357	6	25.90	737	7.26
	21	5,679,623	98.0	270,458.24	4.692	76.20	360	356	4	35.10	731	23.51
4.751% - 5.000%	27	21,106,640	3.18	370,291.93	4.956	74.90	360	358	7	35.86	729	34.84
5.001% - 5.250%	118	34,586,734	5.22	293,107.91	5.215	75.98	360	358	7	35.79	725	44.82
5.251% - 5.500%	181	52,474,060	7.92	289,911.94	5.452	75.16	360	358	7	35.41	723	36.14
5.501% - 5.750%	296	87,502,710	13.20	295,617.26	5.701	26.08	360	357	33	36.82	715	26.84
5.751% - 6.000%	410	122,009,135	18.41	297,583.26	5.929	77.16	360	357	33	38.92	703	14.12
6.001% - 6.250%	340	94,131,397	14.20	276,857.05	6.201	78.47	360	357		37.57	695	12.67
6.251% - 6.500%	304	80,929,050	12.21	266,213.98	6.438	78.57	360	357		38.71	683	11.11
6.501% - 6.750%	208	53,568,529	8.08	257,541.01	6.687	79.54	360	357		39.39	684	13.14
6.751% - 7.000%	193	46,003,828	6.94	238,361.80	6.918	82.22	360	358	7	38.86	899	10.68
7.001% - 7.250%	88	20,204,511	3.05	229,596.71	7.185	81.56	360	358	7	36.80	989	11.46
7.251% - 7.500%	99	16,005,394	2.41	242,505.97	7.417	83.62	360	358	7	40.29	929	8.22
7.501% - 7.750%	45	10,775,755	1.63	239,461.22	7.667	88.20	360	358	7	41.29	949	8.52
7.751% - 8.000%	30	7,390,424	1.12	246,347.47	7.907	83.15	360	357	3	36.17	675	3,39
8.001% - 8.250%	14	2,813,833	0.42	200,988.07	8.180	84.51	360	358	7	39.60	663	0.00
8.251% - 8.500%	12	2,575,122	0.39	214,593.47	8.428	84.75	360	358	7	36.26	647	0.00
8.501% - 8.750%	4	1,120,287	0.17	280,071.82	8.667	81.70	360	357	3	46.07	645	0.00
8.751% - 9.000%	8	667,672	0.10	222,557.37	8.895	87.48	360	357	3	40.15	99	00.0
9,001% - 9,250%	1	106,200	0.02	106,200.00	9.125	95.00	360	320	-	0.00	LL	0.00
9.251% - 9.500%	1	166,000	0.03	166,000.00	9.400	100.00	360	355	S	47.92	581	0.00
9.751% - 10.000%	-	400,000	90.0	400,000.00	9.875	94.12	360	359	-	45.16	609	100.00
Total:	2,402	662,761,389	100.00%	275,920.64	6.162%	78.24%	360	357	3	37.82%	869	18.44%
Minimum: 3.875%		**										
Maximum: 9.875%												

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Gross Rate-FRMS	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO	Full Doc %
4.501% - 4.750%	1	1,880,000	0.46%	1,880,000.00	4.750%	80.00%	180	177	ę	36.94%	755	0.00%
4.751% - 5.000%	14	8,566,791	2.09	611,913.65	4.996	56.89	349	348	7	29.00	741	88.6
5.001% - 5.250%	15	5,536,160	1.35	369,077.36	5.224	55.21	341	340	-	30.57	725	11.91
5.251% - 5.500%	64	23,077,164	5.64	360,580.69	5,461	62.76	323	321	7	34.26	735	27.35
5.501% - 5.750%	113	36,174,461	8.85	320,127.97	5,717	67.10	341	339	7	34.53	719	47.64
5.751% - 6.000%	320	97,419,086	23.82	304,434,64	5.921	68.99	355	353	7	37.29	715	29.29
6.001% - 6.250%	243	61,721,105	15.09	253,996.32	6,208	72.74	355	353	7	38.77	707	27.98
6.251% - 6.500%	292	68,224,224	16.68	233,644.60	6.436	74.40	356	354	٣	39.52	869	28.43
6.501% - 6.750%	181	37,703,570	9.22	208,307.01	6.683	16.67	358	355	3	39.47	069	24.65
6.751% - 7.000%	132	29,789,554	7.28	225,678.44	6.916	26.68	353	351	3	38.07	682	18.13
7.001% - 7.250%	89	11,954,605	2.92	175,803.02	7.188	80.69	360	357	3	37.49	683	20.24
7.251% - 7.500%	53	10,421,477	2.55	196,631.64	7.424	72.38	360	357	٣	33.88	269	12.69
7.501% - 7.750%	47	7,875,450	1.93	167,562.76	7.681	81.87	360	358	7	39.99	684	12.27
7.751% - 8.000%	26	5,156,955	1.26	198,344.42	7.917	80.26	360	357	m	42.01	693	90'9
8.001% - 8.250%	11	1,517,038	0.37	137,912.54	8.153	78.85	360	357	6	34.85	658	9.72
8.251% - 8.500%	vo	801,208	0.20	160,241.55	8.414	82.23	360	356	4	24.88	652	14.31
8.501% - 8.750%	6	637,946	0.16	212,648.75	8.674	80.00	360	357	•	23.55	657	00.0
8.751% - 9.000%		359,825	0.09	119,941.65	8.916	89.96	360	358	7	37.76	627	0.00
9.751% - 10.000%		133,964	0.03	133,963.52	10,000	80.00	360	357	6	16.87	929	0.00
11.751% - 12.000%	-	26,033	0.01	26,033.45	12.000	16.00	180	171	3	39.17	631	0.00
Total:	1,593	408,976,615 100.00%	100.00%	256,733.59	6.271%	71.23%	352	349	7	37.50%	706	76.95%
Minimum: 4.750%												
Maximum: 12.000%												

Gross Margin	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO	Full Doc %
1.001% - 1.250%	-	150,400	0.02%	150,400.00	4.250%	80.00%	360	354	9	40.61%	629	100.00%
2.001% - 2,250%	1,004	255,158,401	38.50	254,141.83	6.013	77.02	360	358	7	36.38	716	29.37
2.251% - 2.500%	134	41,715,693	6.29	311,311.14	6.098	76.88	360	357	9	38.54	969	14.17
2.501% - 2.750%	130	39,958,749	6.03	307,374.99	6.231	78.07	360	357	٣	36.71	869	12.58
2.751% - 3.000%	475	143,054,082	21.58	301,166.49	6.030	78.53	360	358	7	38.53	869	6.37
3,001% - 3,250%	217	54,734,049	8.26	252,230.64	6.083	76.44	360	357	3	35.85	705	8.32
3.251% - 3.500%	29	11,356,188	1.71	391,592.69	6.189	75.35	360	356	4	41.57	693	4.27
3.501% - 3.750%	44	15,434,886	2.33	350,792.86	6.235	76.49	360	357	3	36.53	669	7.13
3.751% - 4.000%	15	5,108,594	0.77	340,572.91	6.745	76.19	360	357	eo	42.54	869	7.13
4,001% - 4,250%	7	2,113,600	0.32	301,942.86	6.719	80.00	360	357	6	39.74	701	18.93
4.251% - 4.500%	9	2,230,740	0.34	371,789.94	5.564	78.81	360	356	4	37.23	692	42.73
4.501% - 4.750%	7	2,464,976	0.37	352,139.38	5.681	82.12	360	358	7	43.03	99	33.28
4.751% - 5.000%	24	6,687,987	1.01	278,666.13	6.305	80.51	360	357	6	41.88	689	21.21
5,001% - 5,250%	33	10,448,320	1.58	316,615.76	6.132	82.18	360	358	7	38.97	657	18.31
5.251% - 5.500%	4	12,840,043	1.94	291,819,16	6.367	79.61	360	357	6	39.81	648	26.30
5.501% - 5.750%	46	12,426,443	1.87	270,140.07	6.585	81.91	360	358	7	42.15	640	27.66
5.751% - 6.000%	99	15,631,805	2.36	260,530.08	6.846	85.21	360	357	6	41.48	639	17.54
6.001% - 6.250%	78	6,938,280	1.05	247,795.71	7.102	85.70	360	358	7	39.33	628	17.94
6.251% - 6.500%	23	5,703,417	98'0	247,974.67	7.181	86.12	360	358	7	41.81	632	11.93
6.501% - 6.750%	39	9,552,486	1.44	244,935.53	7.269	86.80	360	358	7	41.26	628	20.06
6.751% - 7.000%	11	4,245,760	0.64	249,750.60	7.490	86.42	360	357	٣	40.34	632	13.47
7.001% - 7.250%	7	2,198,321	0.33	314,045.89	8.219	88.29	360	358	7	47.45	619	49.52
7.251% - 7.500%	4	957,551	0.14	239,387.68	8.282	86.85	360	358	7	46.32	610	0.00
7.501% - 7.750%	ĸ	992,546	0.15	198,509.13	8.608	82.68	360	358	7	39.24	636	00.0
7.751% - 8.000%	7	492,072	0.02	246,036.05	8.902	84.81	360	357	6	39.37	621	0.00
8.251% - 8.500%	-	166,000	0.03	166,000.00	9.400	100.00	360	355	w	47.92	581	0.00
Total:	2,402	662,761,389	100.00%	275,920.64	6.162%	78.24%	360	357	3	37.82%	869	18.44%
Minimum: 1.250%												
Maximum: 8.400%												
Weighted Average: 3.098%												

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Minimum Rate	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM WAM	WAM	AGE	DTI	FICO	FICO Full Doc %
1.001% - 2.000%	1	150,400	0.02%	150,400.00	4.250%	80.00%	360	354	9	40.61%	629	100.00%
2.001% - 3.000%	1,743	479,886,926	72.41	275,322.39	6.043	77.55	360	358	7	37.24	708	19.80
3.001% - 4.000%	305	86,633,717	13.07	284,044.97	6.163	76.29	360	357	6	36.80	702	7.50
4.001% - 5.000%	21	6,481,740	86'0	308,654.27	6.590	79.15	360	357	6	39.61	710	98'6
5.001% - 6.000%	39	11,862,465	1.79	304,165.77	5.764	80.83	360	357	33	41.15	658	38.64
6.001% - 7.000%	199	54,507,770	8.22	273,908.39	965'9	82.64	360	358	7	40.74	647	21.65
7.001% - 8.000%	78	19,448,832	2.93	249,344.01	7.505	87.90	360	358	7	41.03	631	16.15
8.001% - 9.000%	14	3,223,539	0.49	230,252.82	8.467	87.13	360	358	7	43.77	616	0.00
9.001% - 10.000%	2	266,000	60.0	283,000.00	9.736	95.84	360	358	7	45.97	601	70.67
Total:	2,402	662,761,389 100.00%	100.00%	275,920.64	6.162%	78.24%	360	357	3	37.82%	869	18.44%
Minimum: 1,250%												
Maximum: 9.875%		•										
Weighted Average: 3.214%												

The information here in has been provided solely by UBS Investment Bank. Neither the issuer of certificates non any of its affiliates makes any representation as to the accuracy or completeness of the information herein. The information contained herein will be superseded by the description of the mortgage looss contained and/or incorporated by reference in the Prospectus Supplement relating to the Certificates and supersedes all information contained and or incorporated by reference in the Prospectus Supplement relating to the Certificates and supersedes all information contained in any collateral term streets relating to the mortgage pool previously provided by UBS Investment Bank.

The UBS Investment

OPMAC05-4

All records

26.52 18.59 12.63 12.63 8.11 5.07 59.51 0.00 0.00 18.44% Full Doc % FICO 746 715 707 678 663 663 613 613 677 869 35.39% 36.88 37.21 39.18 39.05 43.56 45.97 0.00 0.00 DTI 37.82% 3 AGE 357 357 357 358 358 358 358 358 355 357 WAM OTERM 360 360 360 360 360 360 360 360 360 74,62% 76,36 77,30 79,70 84,73 84,79 95,71 80,00 76,49 78.24% WAC 4.923% 5.589 5.980 6.582 7.522 8.141 9.639 4.875 5.784 6.588 6.162% 279,580.50 277,464.62 273,850.38 243,600.77 224,066.67 676,000.00 475,996.78 275,920.64 379,528.87 244,383.25 301,437.96 AVG UPB 19.74 44.13 27.44 5.72 0.85 0.10 0.10 0.22 0.23 % 662,761,389 100.00% 9,867,751 130,843,673 292,447,713 181,836,652 37,879,403 5,602,818 675,000 1,427,990 1,507,190 UPB 26 468 1,054 664 155 23 2,402 COUNT Maximum: 18.750% 10.001% - 11.000% 11.001% - 12.000% 12.001% - 13.000% 13.001% - 14.000% 14.001% - 15.000% Minimum: 9.625% 15.001% - 16.000% 16,001% - 17,000% 17.001% - 18.000% 18.001% - 19.000% 9.001% - 10.000% Maximum Rate Total:

Weighted Average: 11.817%

The information herein has been provited salely by UBS Investment Bank. Neither the issuer of certificates nor any of its affiliates makes any representation as to the accuracy or completeness of the information herein. The information contained by the description of the mortgage toans contained and or incorporated by reference in the Prospectus Supplement relating to the Certificates and supersedes all information contained in any coldieral term sheets relating to the mortgage pool previously provided by UBS Investment Bank.

Next Rate Reset Date	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO	Full Doc %
2005-10-01	21	7,394,075	1.12%	352,098.79	5.187%	78.05%	360	355	45	31.82%	716	1.73%
2005-11-01	26	7,782,755	1.17	299,336.72	5.754	74.69	360	356	4	39.91	707	7.12
2005-12-01	33	10,979,022	1.66	332,697.65	6.028	79.07	360	357	3	36.21	711	10.78
2006-01-01	13	5,245,733	0.79	403,517.92	5.867	66.23	360	358	7	31.91	206	8.54
2006-02-01	-	447,200	0.07	447,200.00	5.250	80.00	360	329	-	31.31	733	00.0
2006-03-01	7	337,600	0.05	168,800.00	4.458	80.00	360	354	9	25.57	715	44.55
2007-02-01	7	646,342	0.10	323,170.84	6.153	75.83	360	353	7	45.89	609	00.00
2007-03-01	7	649,980	0.10	324,990.00	6.563	81.45	360	354	9	44.77	681	00.00
2007-04-01	39	10,855,114	1.64	278,336.26	6.205	78.33	360	355	v	39.26	LL	19.24
2007-05-01	98	23,184,128	3.50	269,582.89	6.343	77.99	360	356	4	40.69	829	16.53
2007-06-01	331	90,631,843	13,67	273,812.22	6.258	79.28	360	357	e	38.95	878	12.43
2007-07-01	323	86,736,731	13.09	268,534.77	6.268	80.19	360	358	М	38.98	682	12.08
2007-08-01	221	63,775,979	9.62	288,579.09	6.344	81.49	360	359	-	39.71	681	7.30
2007-11-01	_	104,867	0.02	104,866.54	4.625	91.05	360	350	0	32.97	298	00.0
2008-02-01	-	88,295	0.01	88,294.98	7.586	85.00	360	353	7	31.21	589	00.00
2008-04-01	13	3,468,406	0.52	266,800.48	5.975	75.90	360	355	'n	40.26	714	21.34
2008-05-01	45	15,007,215	2.26	333,493.67	6,196	75.16	360	356	4	39.12	711	15.67
2008-06-01	09	19,905,406	3.00	331,756.77	6.208	76.67	360	357	3	40.20	869	17.31
2008-07-01	44	10,369,708	1.56	235,675.19	6,009	79.30	360	358	7	37.98	694	22.59
2008-08-01	21	4,924,404	0.74	234,495.43	6.181	79.81	360	359	-	36.29	695	34.07
2010-03-01	2	511,600	0.08	255,800.00	5.936	78.71	360	354	9	42.60	695	129.71
2010-04-01	30	6,598,933	1.00	219,964.43	6.049	77.74	360	355	S	40.79	720	27.75
2010-05-01	105	31,376,158	4.73	298,820.55	6.210	77.35	360	356	4	37.13	703	15.04
2010-06-01	367	101,143,117	15.26	275,594.32	6.081	77.00	360	357		37.20	713	21.49
2010-06-30	-	449,000	0.07	449,000.00	5.875	68.57	360	358	7	39,39	683	0.00
2010-07-01	294	72,531,449	10.94	246,705.61	6.160	29.77	360	358	7	35.92	208	18.09
2010-08-01	212	50,822,851	7.67	239,730.43	6.231	78.37	360	329	-	37.04	705	26.42
2012-05-01	4	1,285,800	0.19	321,450.00	5.671	68.94	360	356	4	35.33	720	63.77
2012-06-01	34	11,662,834	1.76	343,024.53	2.676	74.83	360	357	(C)	33.88	734	44.76
2012-07-01	16	7,089,187	1.07	443,074.16	6.025	73.22	360	358	7	36.05	741	37.00
2012-08-01	18	5,278,200	0.80	293,233.33	5.606	80.31	360	359	-	35.42	726	63.63
2015-06-01	22	7,770,158	1.17	353,189.00	5.687	75.07	360	357	E)	28.97	260	91.39
2015-07-01	10	3,169,800	0.48	316,980.00	5.676	73.87	360	358	7	31.48	743	70.03
2015-08-01	2	537,500	0.08	268,750.00	5.413	68.69	360	359	-	23.04	737	100.00
Total:	2,402	662,761,389	100.00%	275,920.64	6.162%	78.24%	360	357	3	37.82%	869	18.44%
Minimum: 20051001		٠										
Maximum: 20150801												
Weighted Average: 20081225												

The information herein has been provided solely by URS Investment Bank. Neither the issuer of certificates nar any of its affiliates makes any representation as to the accuracy or completeness of the information herein. The information contained herein will be superseded by the description of the mortgage loans contained and/or incorporated by reference in the Prospectus Supplement relating to the Certificates and supersedes all information contained in any collateral term sheets relating to the mortgage pool previously provided by URS Investment Bank.

Initial Rate Can	COLINT	I IPR	%	AVGIPB	WAC	VT	OTERM WAM AGE	WAW	ACF	ITU	FICO	DTI FICO Full Doc %
de Carre			2	2000				1			3	1 mi F00
1.000%	87	28,278,179	4.27%	325,036.54	5.725%	76.17%	360	357	6	34.58%	713	8.21%
1.500%	4	1,093,084	0.16	273,270.92	6.471	76.83	360	357	6	33.67	648	26.35
2.000%	54	17,458,377	2.63	323,303.27	6.061	77.88	360	357	33	39.94	705	32.33
3.000%	1,104	303,151,572	45.74	274,593.82	6.282	79.68	360	358	7	39.22	681	11.54
2.000%	935	237,625,132	35.85	254,144.53	6.174	78.05	360	358	7	36.75	206	21,34
%000%	218	75,155,046	11.34	344,747.92	5.823	73.94	360	357	3	35.74	732	37.63
Total:	2,402	662,761,389	100.00%	275,920.64	6.162%	78.24%	360	357		37.82%	869	18.44%
Minimum: 1.000%												
Maximum: 6.000%												
Weighted Average: 3.943%												

Periodic Rate Cap	COUNT	UPB	%	AVG UPB	WAC		LTV OTERM WAM AGE	WAM	AGE	ITQ	FICO	DTI FICO Full Doc %
1.000%	2,401	662,241,389	99.92%	275,818.99	6.161%	78.24%	360	357	3	37.82%	869	18.45%
2.000%	1	520,000		520,000.00	7.850	80.00	360	355	S	0.00	702	00.00
Total:	2,402	662,761,389 100.00%	100.00%	275,920.64 6.162%	6.162%	78.24%	360	357	9	3 37.82%	869	18.44%
Minimum: 1.000% Maximum: 2.000%		4 -										
Weighted Average: 1.001%												

					1						1	:
Interest Only	COUNT	UPB	%	AVG UPB	WAC	LIV	OTERM	WAM	AGE	E	S	Full Doc %
Interest In Arrears	1,076	248,213,680	23.16%	230,681.86	%098.9	72.60%	348	345	9	39.11%	269	21.57%
Interest Only	2,919	823,524,324	76.84	282,125.50	6.157	76.46	360	357	3	37.32	704	21.72
Total:	3,995	1,071,738,004	100.00%	268,269.84	6.204%	75.57%	357	354	6	37.71%	701	21.69%

Pool Summary	COUNT	UPB	%	AVG UPB	WAC	LTV	LTV OTERM WAM		AGE	DTI	FICO	Full Doc %
Conforming Non-Conforming	1,946 834	409,686,769 435,469,630	48.47% 51.53	210,527.63 522,145.84	6.209% 6.078	78.04% 74.56	354 358	352 355	æ 7	37.82% 37.35	696 706	20.58% 21.38
Total:	2,780	845,156,398	100.00%	304,013.09	6.142%	76.25%	356	354	7	37.58%	701	20.99%
AVG UPB: \$394,013.09 MIN UPB: \$25,003.45 MAX UPB: \$2,000,000.00 GROSS WAC: 6.1418144912% MIN RATE: 3.875% MAX RATE: 12.000% MIN ORIG LTV: 16.00% MIN ORIG TERM: 180 MAX ORIG TERM: 360 MIN WAM: 175 MAX WAM: 359 % SFRUD: 83.42% % CASHOUT: 32.44% % EUYDOWN: 0.00% % LTV > 80 NO MI: 10.90% WA LTV: 76.25% % NO FICO: 0.00% WA FICO: 701 % FIRST LIEN: 100.00% WA FICO: 701 % FIRST LIEN: 10.00% WA FICO: 701 % FIRST LIEN: 10.00% WA FICO: 701 % FIRST LIEN: 10.00% WA FICO: 701 % FIRST LIEN: 13.84% SOUTH CA. %: 12.87% SOUTH CA. %: 12.87% % NOR FICO: 0.00% WA FICO: 4.38% % FIRST LIEN: 10.00% % FIRST LIEN: 1												
20.00												

Jacobs UBS Investment

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7.84 32.77 43.66 30.23 0.00 0.00 16.10 20.42 24.87 11.63 38.48 16.89 16.89 22.22 26.88 9.39 20.99% Full Doc % 701 40.56 41.83 41.02 38.60 40.20 47.04 40.89 36.84 39.78 36.38 39.10 37.20 37.20 37.20 37.58% AGE WAM 354 OTERM 356 80.09 80.62 69.09 80.00 78.30 78.67 76.27 74.03 81.71 76.02 75.28 77.63 78.83 6.046 5.996 6.805 6.479 6.465 5.639 5.991 303,418.75 300,667.00 363,732.50 305,361.55 287,788.85 AVG UPB 268,684.39 280,891.55 485,732.60 565,000.00 582,912.55 244,755.97 292,325.00 370,781.14 246,622.20 309,858.27 313,026,10 339,962.18 165,364.33 362,009.38 304,013.09 234,818.07 235,517.11 362,519.92 % 98'0 3,81 1.62 24.31 100.00% 300,667 7,274,650 6,717,954 32,232,351 13,659,992 2,122,915 5,792,150 2,427,350 345,156,398 27,196,974 UPB 3,761,582 16,259,160 35,944,676 50,030,458 1,695,000 110,753,385 7,342,679 584,650 43,752,175 205,436,290 1,859,150 3,130,261 191,848,931 2,780 COUNT 26YR FXD 26 MONTH LIBOR - 24 MONTH 10 26 MONTH LIBOR - 24 MONTH 10 26 MONTH LIBOR - 60 MONTH 10 30YR FXD 30YR FXD - 60 MONTH 10 30YR FXD - 10 MONTH 10 30YR FXD - 10 MONTH 10 36 MONTH LIBOR - 24 MONTH 10 36 MONTH LIBOR - 36 MONTH 10 36 MONTH LIBOR - 36 MONTH 10 36 MONTH LIBOR - 36 MONTH 10 36 MONTH LIBOR - 50 MONTH 10 36 MONTH LIBOR - 50 MONTH 10 56 MONTH LIBOR - 50 MONTH 10 56 MONTH LIBOR - 50 MONTH 10 56 MONTH LIBOR - 50 MONTH 10 10/6 MONTH LIBOR -120 MONTH 10 7/6 MONTH LIBOR - 84 MONTH IO 7/6 MONTH LIBOR -120 MONTH IO 6 MONTH LIBOR - 60 MONTH IO 6 MONTH LIBOR -120 MONTH IO ISYR FXD -120 MONTH IO 7/6 MONTH LIBOR 6 MONTH LIBOR Product Type

SEGION SEGION<	Original Balance	COUNT	OPB	%	AVG 0PB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO	Full Doc %
119 10,092,260.00 0.13 6,100.396 5470 77.36 351 349 2 351.0 696 6470 124 6,100.396 6470 77.36 351 349 2 351.0 696 6470 245 4490,4650.00 412 6,100.396 6470 77.36 351 344 2 355.3 696 6470 245 4490,4650.00 412 6,100.396 6470 77.36 351 344 2 355.3 696 6470 2490,4650.00 412 6,100.396 77.37 344 34	\$25,000.01 - \$50,000.00	9	\$251,649.00	0.03%	41,941.50	7.385%	71.85%	307	305	7	36.48%	703	55.81%
119 1949,874.00 12.8 91,019.98 6.47 73.64 35.1 35.1 35.1 6.7 10.548,874.00 12.8 91,019.98 35.1 35.	\$50,000.01 - \$75,000.00	18	1,099,250.00	0.13	61,069.44	6.500	72.30	351	349	7	31.80	969	5.00
174 19.940,SSL00 1.25 114,600.87 6.507 77.85 354 36.47 710 215 34.990,SSL00 4.10 117,901.87 6.314 77.87 354 35.67 77.87 354 35.67 77.87 35.87	\$75,000.01 - \$100,000.00	119	10,829,474.00	1.28	91,003.98	6.470	73.64	353	351	7	35.01	697	26.81
2153 34,0097,450.00 4.12 137,910.87 6.234 7.85 354 355.1 7.85 36,009,77.00 4.02 16,951.30 6.294 7.85 354 355.2 3 85.1 7.83 15.0 11.0 34,009,77.20 4.06 18,101.40 6.305 78.29 347 344 3 5.35 3 5.2 3 85.25 6.88 37.33 6.88 17.33 6.89 18.0 18.25 3 44,444,441.00 4.00 212,425.01 6.105 7.83 35.2 3 85.2 3 85.1 6.89 38.2 3 85.2	\$100,000.01 - \$125,000.00	174	19,940,551.00	2.36	114,600.87	6.507	77.96	351	348	7	36.54	701	27.25
210 34,466,130 4.62 161,311 5.36 77.87 354 354 35.5 698 210 34,466,130 4.66 11,211 5.36 77.43 354 35.5 698 159 33,840,1480 4.00 21,231,12 6.173 77.43 355 35.2 3 38.25 698 118 38,840,1800 4.00 21,231,12 6.173 77.43 35.6 35.7 3 38.2 693 118 34,646,1300 4.49 26,240,22 6.106 77.44 356 357 3 38.2 6.93 39.2 39.2 3 38.2 6.93 39.2 3 38.2 </td <td>\$125,000.01 - \$150,000.00</td> <td>253</td> <td>34,891,450.00</td> <td>4.12</td> <td>137,910.87</td> <td>6.313</td> <td>78.53</td> <td>355</td> <td>352</td> <td>7</td> <td>36.12</td> <td>703</td> <td>27.17</td>	\$125,000.01 - \$150,000.00	253	34,891,450.00	4.12	137,910.87	6.313	78.53	355	352	7	36.12	703	27.17
150 39,466,138.0 4.66 187,541.0 6.305 78.29 347 347 347 347 347 347 347 348.0 693 1159 13,440,481.00 5.02 133,4126.0 6.03 71.43 355 352 3 83.1 698 1155 42,440,481.00 5.02 134,425.6 6.03 71.43 354 35.2 3 83.1 696 115 37,543,850.0 4.44 312,524,88 6.103 71.13 355 35.2 3 88.6 694 1115 38,555,938.00 4.44 312,524,88 6.05 78.3 355 35.3 3 88.6 694 110 38,555,542.00 4.44 312,386.4 6.05 78.3 355 3 88.6 694 695 494 <td< td=""><td>\$150,000.01 - \$175,000.00</td><td>210</td><td>34,009,772,00</td><td>4.02</td><td>161,951.30</td><td>6.294</td><td>77.87</td><td>354</td><td>351</td><td>7</td><td>35.55</td><td>869</td><td>25.07</td></td<>	\$150,000.01 - \$175,000.00	210	34,009,772,00	4.02	161,951.30	6.294	77.87	354	351	7	35.55	869	25.07
158 33,440,4481.00 510 211,531.11 6173 734 315 315 315 318,25 603 145 38,013,409.00 54,9 262,202.85 6126 78,34 365 357 3 38,12 605 145 38,013,409.00 54,9 262,202.85 6126 78,34 365 357 3 38,12 605 155 34,645,928.00 5,9 337,5777 6075 78,33 355 357 3 38,12 605 150 38,853,938.00 4,9 337,5777 6075 78,33 355 357 3 38,12 605 151 38,853,938.00 4,9 337,5777 6075 78,33 355 357 3 38,00 152 30,359,346.00 5,9 337,3777 6075 78,33 355 357 3 38,00 153 38,853,938.00 4,9 337,577 6075 78,33 355 357 3 38,00 154 54,554,350.00 5,9 309,386.00 6,18 77,15 360 358 2 38,00 155 39,350,346.00 5,9 309,386.00 6,18 77,15 360 358 2 38,00 155 39,350,346.00 5,9 309,386.00 6,18 77,15 360 358 2 38,00 155 39,377,70 6,17 6,07,276 6,19 77,25 360 358 2 38,00 155 39,377,70 6,19 77,25 360 358 2 38,00 155 39,377,70 6,10 76,21 360 358 2 38,00 155 39,377,70 6,10 76,21 360 358 2 38,00 155 39,377,70 6,10 76,21 360 358 2 38,00 155 39,377,70 6,10 76,21 360 358 2 38,00 155 39,377,70 39,00 36,00 36,00 36,00 155 39,377,70 39,00 36,00 36,00 36,00 155 39,377,70 39,00 36,00 36,00 36,00 155 39,377,70 39,00 36,00 36,00 36,00 155 39,377,70 39,00 36,00 36,00 155 39,377,70 39,00 36,00 36,00 155 39,377,70 39,00 36,00 36,00 155 39,377,70 39,00 36,00 155 39,377,70 39,00 39,00 155 39,377,70 39,00 39,00 155 39,377,70 39,00 39,00 155 39,377,70 39,00 39,00 155 39,377,70 39,00 39,00 155 39,377,70 39,00 39,00 155 39,377,70 39,00 39,00 155 39,377,70 39,00 39,00 155 39,377,70 39,00 155 39,377,70 39,00 155 39,377,70 39,00	\$175,000.01 - \$200,000.00	210	39,446,613.00	4.66	187,841.01	6.305	78.29	347	344	9	37,33	869	24.26
SYSTOROUGO 178 42,446,481,100 4,49 23,429,475 6,108 78,43 365,33 33,11 696 SYSTOROUGO 145 44,682,294,88 6,126 78,43 365,33 33,13 38,31 696 SYSTOROUGO 115 34,543,88,00 4,59 318,318,26 6,113 78,23 355 3 38,20 694 SYSTOROUGO 115 37,543,88,00 4,59 34,318,17,20 6075 78,33 355 3 38,40 694 SYSTOROUGO 110 38,85,98,00 4,59 36,4114,22 6,213 77,53 366 38,40 694 SYSTOROUGO 110 38,827,730,00 4,71 44,112,20 6,215 77,13 38,61 78 38,61 78 38,61 78 38,61 78 38,61 78 38,61 38 38 38 38 38 38 38 38 38 38 38 38 38 38 38	\$200,000.01 - \$225,000.00	159	33,840,148.00	4.00	212,831.12	6.173	78.41	355	352	6	38.25	693	20.75
SSESSIONDORD 154 38.019,040.00 5.28 78.4318.05 6.13 78.43 35.4 35.5 39.2 69.4 SSESSIONDORD 150 37,554,080.00 5.28 313,254,88 6.105 79.14 356 335 33 39.00 69.4 SSESSIONDORD 1120 37,554,886.00 4,49 317,277.72 6.075 37.3 35.6 33 38.86 694 SSESSIONDORD 110 38,832,986.00 4,59 33,717.72 6.075 35.8 36.8 38.9 694 SSESSIONDORD 110 38,832,986.00 4,59 33,717.72 6.075 35.8 36.9 37.7 38.4 69.9 38.7 36.0 47.1 44.132.20 6.23 36.3 35.8 36.9 38.9 6.94 38.8 49.0 48.5 38.8 49.8 77.1 38.8 49.9 37.7 38.8 49.9 37.7 38.8 49.9 37.7 38.8 49.9 37.8 38.8 <td>\$225,000.01 - \$250,000.00</td> <td>178</td> <td>42,440,481.00</td> <td>5.02</td> <td>238,429.67</td> <td>6.083</td> <td>77.43</td> <td>353</td> <td>351</td> <td>7</td> <td>38,11</td> <td>969</td> <td>21.34</td>	\$225,000.01 - \$250,000.00	178	42,440,481.00	5.02	238,429.67	6.083	77.43	353	351	7	38,11	969	21.34
SEXEMONDO 115 34,855,938.00 5.33 288,318.05 6.103 77,12 366 357,37 36,01 36,01 694 \$155,000.00 115 38,855,938.00 4,59 337,877,72 6.075 78,33 355 3 38,26 9 \$150,000.00 119 38,855,938.00 4,59 337,877,72 6.075 78,33 355 3 38,46 694 \$4575,000.00 119 59,359,346.00 5,39 46,112,20 6.075 78,53 356 38 2 40,07 706 \$455,000.00 110 45,555,450.00 5,39 444,112,20 6.13 77,15 386 38 2 40,07 706 \$455,000.00 110 45,555,450.00 471 463,229.65 6.115 77,24 366 38 36 38 3 40,07 706 \$450,000.00 14 2,556,550.00 471 463,229.65 6.115 77,24 366 38 3	\$250,000.01 - \$275,000.00	145	38,019,409.00	4.49	262,202.82	6.126	78.34	360	357	3	38,32	692	15.72
5.5325,000.00 115 38,655,388.00 4,44 312,954,88 6,116 79,14 366 375 38,26 693 5.5326,000.00 117 38,855,386.00 4,59 36,7114.32 6,121 77,12 366 37 38,46 694 5.537,000.00 110 4,555,452.00 5,38 396,414.32 6,137 77,12 366 38 4,40,77 6,69 37,15 366 38 38,46 6,69 38,57 38,64 6,69 38,57 38,64 6,69 38,64 40,07 78 38 358 2,40,07 78 38,710,425 41,413,220 6,19 76,34 38 35 38,40 40,17 41,112,220 6,119 76,34 38 36,40 70 38,40 38 38,40 38 38 38 38 38,40 38 38 38 38 38 38 38 38 38 38 38 38 38 38 38 3	\$275,000.01 - \$300,000.00	155	44,689,298.00	5.28	288,318,05	6.103	78.28	354	352	٣	39.02	694	19.37
3.535,000.00 115 33,855,398.00 4.59 337,877.72 6,075 78,35 35 35 35 35 36 38 36 38 36 38 36 38 <td>\$300,000.01 - \$325,000.00</td> <td>120</td> <td>37,554,585.00</td> <td>4.4</td> <td>312,954.88</td> <td>6,105</td> <td>79.14</td> <td>356</td> <td>353</td> <td>m</td> <td>38.69</td> <td>693</td> <td>19.20</td>	\$300,000.01 - \$325,000.00	120	37,554,585.00	4.4	312,954.88	6,105	79.14	356	353	m	38.69	693	19.20
SASTAGOOD 197 38.853,306,00 4.59 36.4114,92 6.231 77.72 360 357 3 38.46 694 5450,000,00 119 \$6,525,454,20 5.38 436,7114,32 6.618 77.15 386 367 3 38.46 694 5455,000,00 110 \$6,525,452,00 5.38 436,729,00 6.07 77.35 36 35 2 40.14 696 5450,000,00 39,837,750,00 4.58 490,005,38 6.180 77.35 36 35 2 3.84 70 5550,000,00 4 23,520,00 2.57 51,544,37 6.09 77.4 40.14 66,52 76.4 36 35 3 36.4 713 36.5 36.4 713 36.5 36.4 713 36.6 35.8 40.0 713 36.0 37.5 36.0 36.0 36.0 36.0 36.0 36.0 36.0 36.0 36.0 36.0 36.0 36.0 <td>\$325,000,01 - \$350,000.00</td> <td>115</td> <td>38,855,938.00</td> <td>4.59</td> <td>337,877.72</td> <td>6.075</td> <td>78.33</td> <td>355</td> <td>352</td> <td>m</td> <td>38.28</td> <td>691</td> <td>19.18</td>	\$325,000,01 - \$350,000.00	115	38,855,938.00	4.59	337,877.72	6.075	78.33	355	352	m	38.28	691	19.18
-5400,000.0 11 56,359,946.00 5.95 390,386,40 6.183 77.15 3.85 3.85 3.80 6.89 -5456,000.00 11 4,5524,533.00 5.38 414,132.70 6.055 7.65 36 358 2 40.07 706 -5456,000.0 97 42,552,433.00 5.0 43.170,432.0 4.71 46,229.65 6.115 7.75 360 358 3 40.07 706 -5555,000.00 38 31,000 4.71 46,229.65 6.115 7.54 360 358 3 3 36.77 7.04 36.77 3 3.67 7 7.04 36.77 7.04 36.07 7 3.60 358 3.67 7 7 3 3.67 7 7 3 3.67 7 7 3 3.67 7 7 3 3.67 7 7 3 3 3 4 4 4 4 4 4 4 <t< td=""><td>\$350,000.01 - \$375,000.00</td><td>107</td><td>38,853,296.00</td><td>4.59</td><td>363,114.92</td><td>6.221</td><td>17.72</td><td>360</td><td>357</td><td>3</td><td>38.46</td><td>694</td><td>11.24</td></t<>	\$350,000.01 - \$375,000.00	107	38,853,296.00	4.59	363,114.92	6.221	17.72	360	357	3	38.46	694	11.24
5455,600,00 110 45,554,542,00 5.38 414,132.20 6,085 76.58 360 358 2 40,17 706 5456,000,00 86 39,337,75,00 47,14,132.20 6,079 78,5 356 357 3 40,14 605 5500,000,00 86 39,337,75,00 47,14 463,225.65 6,118 77.33 366 357 3 36,17 70 5500,000,00 44 23,556,350,00 1,27 364,175,40 609 77.54 360 358 1,410 666 368 1,414 360 358 1,414 1,414 440 <	\$375,000.01 - \$400,000.00	129	50,359,846.00	5.95	390,386,40	6,183	77.15	358	355	7	38.06	689	18.59
-S45G,000.00 97 42,5G,433.00 5.03 443,789.97 6.07 78.65 366 354 2 40.14 606 257.50 600 357 1 40.14 606 357 1 40.14 606 357 3 60.14 77.35 360 357 3 36.77 70.8 -5500,000.00 38,710,425.00 44 2,565,430.00 1.27 512,644.32 5.97 7.64 360 357 3 36.74 713 -5500,000.00 26 14,561,380.00 1.27 512,644.32 5.97 7.64 360 357 3 3.67 713 -5800,000.00 23 14,640,000.00 1.18 6.149,000.00 1.14 643,299.65 6.13 7.57 360 357 3 3.64 7.13 -5800,000.00 23 14,640,000.00 1.14 643,299.65 6.13 360 357 3 36.74 713 -5800,000.00 24 14,147	\$400,000.01 - \$425,000.00	110	45,554,542.00	5.38	414,132.20	6.055	76.58	360	358	77	40.07	206	21.97
- S475,000,00 86 39,837,750,00 4.71 463,29.65 6.115 77.35 360 357 712 - S55,000,00 44 23,566,340,00 2.67 45.88 49,0405,38 6.116 76.35 357 35.73 36.44 708 - S55,000,00 2.6 14,566,340,00 2.73 5.83,286 77.54 360 358 2 41.06 66.69 - S55,000,00 2.6 14,566,186,00 1.73 5.80,494,46 6.19 77.54 360 358 2 41.06 66.69 - S65,000,00 2.6 14,603,850,00 1.6 611,471.74 5.80 37.59 3.97 3 3.40 37.7 11.5 5.80,494,46 5.6 3.88 3 3.40,60 6.6 4.11,171.74 5.80 3.88 3 3.40,60 6.6 4.11,171.74 5.80 3.88 3 3.40 3.75 3 3.40 3.75 3 3.40 3.75 3 3.40 3	\$425,000.01 - \$450,000.00	76	42,562,433,00	5.03	438,787.97	6.079	78.65	356	354	7	40.14	969	27.93
-\$8500,000.0 79 38,710,425.00 4.58 490,005.38 6,180 76.35 357 35.24 713 -\$8550,000.0 4 22,555,230.0 1,6 51,644,32 5,977 76.43 360 357 3 36.24 713 -\$855,000.0 26 14,561,286.00 1,72 560,049.46 6.109 76.31 360 358 2 39,77 715 -\$850,000.0 26 14,561,286.00 1,81 589,964.15 6.039 360 358 2 39,77 715 -\$860,000.00 23 14,661,386.00 1,81 643,299.61 6.03 357 360 358 2 39,77 715 -\$860,000.00 1,81 589,964.15 6.039 357 360 358 2 38,97 714 48,000.00 44 34,149,000.00 0.63 64,249,000.00 1,83 363,222.22 4,146 4,141 643,299.22 5,24 75,11 36,35 3 3,486	\$450,000.01 - \$475,000.00	98	39,837,750.00	4.71	463,229.65	6,115	77.35	360	357	3	36.77	702	23.17
-8525,000.00 44 21,556,350.00 2.67 76,43 360 357 3 6,24 713 -8525,000.00 25 18,840,440 2.25 533,28,57 76,31 360 358 2 4,116 696 -8555,000.00 26 15,339,900.00 1.81 589,96,15 6.023 75,37 360 357 3 37,63 712 -8650,000.00 26 15,339,900.00 1.81 589,96,15 6.023 75,97 360 357 3 37,63 712 -8650,000.00 5 4,40,40 4,11 6,614,71,74 5.80 357 3 37,63 712 33,763 712 -8650,000.00 5 4,40,40 0.53 66,13,737,50 6,13 357 3 37,63 714 -8750,000.00 10 7,15,600.00 0.73 64,13,900.00 0.73 64,13,900.00 0.83 2,24 40,69 68,60 -8750,000.00 1 7,15,600.00 0	\$475,000.01 - \$500,000.00	62	38,710,425.00	4.58	490,005.38	6.180	76.35	357	355	7	38.04	708	27.81
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	\$500,000.01 - \$525,000.00	44	22,556,350.00	2.67	512,644.32	5.977	76.43	360	357	æ	36,24	713	22.60
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	\$525,000.01 - \$550,000.00	35	18,840,044.00	2.23	538,286,97	6.009	77.54	360	358	7	41.06	969	20.19
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	\$550,000.01 - \$575,000.00	79	14,561,286.00	1.72	560,049.46	6.109	76.31	360	358	7	39.77	715	15.50
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	\$575,000.01 - \$600,000.00	26	15,339,900.00	1.81	589,996.15	6.023	75.97	360	357	د	37.63	712	30.79
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	\$600,000.01 - \$625,000.00	23	14,063,850.00	1.66	611,471.74	5.802	74.66	360	358	7	28.97	723	17.39
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	\$625,000.01 - \$650,000.00	54	34,738,160.00	4.11	643,299.26	6.279	73.00	360	358	7	38.00	705	9.27
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	\$650,000.01 - \$675,000.00	œ	5,301,900.00	0.63	662,737.50	5.546	70.24	360	357	٣	40.69	889	25.16
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	8675,000.01 - \$700,000.00	6	6,149,000.00	0.73	683,222.22	6.115	77.20	360	358	7	35.59	694	33.64
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	\$700,000.01 - \$725,000.00	10	7,165,600.00	0.85	716,560.00	5.924	75.21	360	358	7	34.86	741	9.82
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	8725,000.01 - \$750,000.00	12	8,885,700.00	1.05	740,475.00	5.977	70.11	360	357	e	35.98	728	16.77
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	\$750,000.01 - \$775,000.00	4	3,031,850.00	0.36	757,962.50	6.251	76.24	360	328	71	36.07	714	50,16
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	\$775,000.01 - \$800,000.00	4	3,200,000.00	0.38	800,000.00	5.844	56.31	315	313	6	35.51	758	25.00
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	\$800,000.01 - \$825,000.00	3	2,452,500.00	0.29	817,500.00	6.000	71.13	360	357	ĸ	29.50	705	0.00
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	\$825,000.01 - \$850,000.00	35	4,198,000.00	0.50	839,600.00	5.847	69.05	360	357	9	34.92	724	20.25
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	\$850,000.01 - \$875,000.00	3	2,583,500.00	0.31	861,166,67	6.041	73.00	360	357	6	39.06	735	0.00
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	\$875,000.01 - \$900,000.00	9	5,307,500.00	0.63	884,583.33	6.104	74.14	360	357	٣	32.58	710	16.58
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	\$900,000.01 - \$925,000.00	7	1,830,000.00	0.22	915,000.00	5.880	75.03	360	329	_	41.24	829	00.0
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	\$925,000.01 - \$950,000.00	ĸ	4,682,700.00	0.55	936,540.00	6.151	74.98	360	357	3	39,44	701	0.00
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	\$950,000.01 - \$975,000.00	3	2,898,500.00	0.34	966,166,67	6.418	71.93	360	357	6	35.51	739	00'0
11>= 18 26,454,650.00 3.13 1,469,702.78 5.820 57.27 339 336 2 30.27 722 25,400.00	\$975,000.01 - \$1,000,000.00	10	9,968,489.00	1.18	996,848.90	6.527	64.06	360	358	7	35.03	697	19.88
2,780 5845,956,389,00 100,00% 304,300,86 6,142% 76,25% 356 353 3 37.59% 701 826,400,00 82.00,000.00	\$1,000,000,01 >=	18	26,454,650.00	3.13	1,469,702.78	5.820	57.27	339	336	7	30.27	722	27.68
Minimum: \$26,400.00 Maximum: \$2 000 000 00	Total:	2,780	\$845,956,389.00	100.00%	304,300.86	6.142%	76.25%	356	353	3	37.59%	701	20.99%
Waterium: 25.000.00													
	Marimum: \$2 000,000												

The information better has been provided solely by UBS Investment Bank. Neither the issuer of certificates now any of its affiliates makes any representation as to the accuracy or completeness of the information herein. The information was supersected by the description of the mortgage loans contained and/or incorporated by reference in the Prospectus Supplement relating to the Certificates and supersected all information contained in any contained the experiment flank.



Unpaid Balance	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO	Full Doc %
\$25,000.01 - \$50,000.00	9	250,904	0.03%	41,817.41	7.378%	71.92%	307	305	7	36.48%	703	55.98%
\$50,000,01 - \$75,000.00	19	1,170,814	0.14	61,621.80	6.461	72.77	340	338	9	31.47	869	4.70
\$75,000.01 - \$100,000.00	118	10,739,290	1.27	91,010.93	6.474	73.60	354	352	~	35.08	969	27.00
\$100,000.01 - \$125,000.00	176	20,167,489	2.39	114,588.01	6.504	78.05	351	349	7	36.65	700	27.53
\$125,000.01 - \$150,000.00	251	34,611,110	4.10	137,892.87	6.313	78.49	355	352	7	36.06	704	27.01
\$150,000.01 - \$175,000.00	213	34,498,976	4.08	161,967.02	6.288	77.90	353	351	7	35.42	669	25.21
\$175,000.01 - \$200,000.00	207	38,851,953	4.60	187,690.59	6.310	78.27	348	345	e	37.45	869	24.14
\$200,000.01 - \$225,000.00	160	34,030,475	4.03	212,690.47	6.171	78.24	355	352	e	38.19	693	20.64
\$225,000.01 - \$250,000.00	171	42,181,932	4,99	238,316.00	6.084	77.57	353	351	7	38.14	269	21.46
\$250,000.01 - \$275,000.00	145	37,983,005	4.49	261,951.76	6.125	78.34	360	357	6	38.32	692	15.73
\$275,000.01 - \$300,000.00	157	45,247,873	5.35	288,203.01	6.009	78.14	353	351	3	39.10	695	19.77
\$300,000.01 - \$325,000.00	119	37,240,130	4.41	312,942.27	6.113	79.29	357	354	e	38.63	693	18.54
\$325,000.01 - \$350,000.00	114	38,499,850	4.56	337,717.98	6.072	78.38	355	352	რ	38.73	691	19.35
\$350,000.01 - \$375,000.00	108	39,189,428	4.64	362,865.08	6.219	47.74	360	357	6	38.53	693	11.13
\$375,000.01 - \$400,000.00	128	49,934,327	5.91	390,111.93	6.184	77.13	358	355	7	38.00	689	18.73
\$400,000.01 - \$425,000.00	112	46,364,172	5.49	413,965.82	6.051	76.32	358	356	æ	39,99	206	22.48
\$425,000.01 - \$450,000.00	95	41,662,002	4.93	438,547.39	6.084	78.99	358	356	7	40.22	695	27.47
\$450,000.01 - \$475,000.00	88	40,753,878	4.82	463,112.24	6.121	77.42	329	356	i,	36.70	707	22.64
\$475,000.01 - \$500,000.00	78	38,215,602	4.52	489,943.61	6,173	76.31	358	356	7	38.15	708	29.44
\$500,000.01 - \$525,000.00	43	22,041,817	7.61	512,600.40	5.976	76.35	360	357	3	36,18	713	20.81
\$525,000.01 - \$550,000.00	36	19,360,453	2.29	537,790.37	6,099	77.61	360	358	7	40.91	869	19.58
\$550,000.01 - \$575,000.00	76	14,583,006	1.73	560,884.85	6.009	76.30	360	358	7	39.88	716	15.48
\$575,000.01 - \$600,000.00	25	14,747,771	1.74	589,910.84	6.029	75.84	360	358	7	37.64	709	32.01
\$600,000.01 - \$625,000.00	23	14,059,070	1.66	611,263.93	5.802	74.66	360	358	7	28.97	723	17.40
\$625,000.01 - \$650,000.00	54	34,723,138	4.11	643,021.08	6.279	73.00	360	358	7	37.99	705	9.26
8650,000.01 - \$675,000.00	œ	5,296,672	0.63	662,083.96	5.546	70.22	360	357	€	40.70	889	25.08
\$675,000.01 - \$700,000.00	6	6,149,000	0.73	683,222.22	6.115	77.20	360	358	7	35.59	694	33.64
\$700,000.01 - \$725,000.00	10	7,160,683	0.85	716,068.29	5.924	75.20	360	358	7	34.86	741	9.83
\$725,000.01 - \$750,000.00	12	8,875,606	1.05	739,633.82	5.978	70.10	360	357	က	35.98	728	16.79
\$750,000.01 - \$775,000.00	4	3,031,850	0.36	757,962.50	6.251	76.24	360	358	7	36.07	714	50.16
8775,000.01 - \$800,000.00	4	3,190,623	0.38	797,655.79	5.845	56.33	315	313	7	35.51	757	24.78
\$800,000.01 - \$825,000.00	4	3,276,628	0.39	819,157.12	6.063	70.64	360	357	m	33.54	701	0.00
\$825,000.01 - \$850,000.00	4	3,368,000	0.40	842,000.00	5.748	69.03	360	357	€	29.68	733	25.24
\$850,000.01 - \$875,000.00		2,583,500	0.31	861,166.67	6.041	73.00	360	357	3	39.06	735	0.00
\$875,000.01 - \$900,000.00	9	5,307,500	0.63	884,583.33	6.104	74.14	360	357	6	32.58	710	16.58
\$900,000.01 - \$925,000.00	7	1,825,135	0.22	912,567.60	5.882	75.04	360	329	_	41.24	678	0.00
\$925,000.01 - \$950,000.00	S	4,682,700	0.55	936,540.00	6.151	74.98	360	357	33	39.44	701	0.00
\$950,000.01 - \$975,000.00	3	2,891,817	0.34	963,939.09	6.419	71.92	360	357	6	35.51	740	0.00
\$975,000.01 - \$1,000,000.00	10	9,968,489	1.18	996,848.90	6.527	64.06	360	358	7	35.03	697	19,88
\$1,000,000.01 >=	18	26,439,729	3.13	1,468,873.81	5.820	57.27	339	337	7	30.29	722	27.64
Total:	2,780	845,156,398	100.00%	304,013.09	6.142%	76.25%	356	354	7	37.58%	701	20.99%
Minimum: \$26.033.45		•										
Maximum: \$2,000,000.00												

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The information herein has been provided solely by UBS Investment Bank Neither the insure of certificates nor any of its affiliates makes any representation as to the accuracy or completeness of the information herein. The information contained by the description of the mortgage bean contained and/or incorporated by reference in the Prospectus Supplement relating to the Confiscusts and Exchange Commission. The information contained and or confiscusts and superseders all information contained in any collected terms have been been by the confiscusts and superseders all information contained in any collected terms and previously provided by UBS Investment Bank.

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29.68 7.26 7.26 7.27 7.23 3.3.95 3.3.95 3.3.82 11.44 1 Full Doc % 20.99% 701 38.03 35.61 34.54 35.38 35.38 35.23 36.07 38.24 38.24 38.36 39.56 39.56 38.34 41.36 37.02 39.60 34.78 46.07 37.58% ~ WAM 354 OTERM 356 80.00% 72.97 74.99 77.14 69.73 73.31 72.51 74.39 77.57 76.96 78.57 80.45 81.43 81.43 84.15 84.15 LIV 76.25% 5.925 6.203 6.434 6.684 6.919 4.162 4.491 4.707 5.454 7.185 7.409 7.665 7.917 8.180 8.421 6.142% 8.667 253,330.50 253,330.50 293,820.67 343,619.23 424,951.93 305,769.88 253,175.16 260,705.88 200,988.07 226,393.98 320,561.56 335,629.27 300,218.95 295,511.77 279,217.44 280,071.82 222,557.37 AVG UPB 313,756.49 240,955.49 275,921.05 106,200.00 166,000.00 304,013.09 267,249.53 12.82 20.41 14.03 12.31 7.73 6.77 1.44 0.99 0.33 0.35 0.13 845,156,398 100.00% 57,191,400 22,408,861 19,590,394 12,152,408 8,342,588 2,813,833 274,899 506,661 1,762,924 7,559,623 28,896,731 39,138,544 70,281,455 108,349,808 172,513,444 118,586,486 104,020,144 2,943,122 1,120,287 667,672 106,200 65,336,881 224 68 338 338 514 395 395 71 71 48 48 13 2.780 COUNT Maximum: 12,000% Minimum: 3.875% 11.751% - 12.000% 6.751% - 7.000% 7.001% - 7.250% 7.251% - 7.500% 7.501% - 7.750% 7.751% - 8.000% 6.251% - 6.500% 6.501% - 6.750% 8.001% - 8.250% 8.251% - 8.500% 9.751% - 10.000% 6.001% - 6.250% 4,001% - 4.250% 4.251% - 4.500% 4.501% - 4.750% 4.751% - 5.000% 5.001% - 5.250% 5.251% - 5.500% 5.501% - 5.750% 5.751% - 6.000% 8.501% - 8.750% 8.751% - 9.000% 9.001% - 9.250% 9.251% - 9.500% **Gross Rate**

Original Term to Maturity	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM AGE	AGE	DTI	FICO	DTI FICO Full Doc %
180	89	16,154,585		237,567.42	5.709%	60.46%	180	177	6	33.87%	707	27.06%
240	14	3,761,582		268,684.39	5.996	59.72	240	237	æ	41.88	682	5.99
360	2,698	825,240,232	97.64	305,871.10	6.151	76.63	360	358	7	37.63	701	20.94
Total:	2,780	845,156,398 100.00%	100.00%	304,013.09	6.142%	76.25%	356	354	354 2	37.58%	701	20.99%
Minimum: 180 Maximum: 360		ν.										

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Remaining Term to Stated Maturity	COUNT	UPB	%	AVG UPB	WAC	ļ	LTV OTERM	WAM AGE	AGE	DTI	FICO	DTI FICO Full Doc %
121 - 180	89	16,154,585	1.91%	237,567.42	5.709%	60.46%	180	177	6	33.87%	707	27.06%
181 - 240	14	3,761,582	0.45	268,684.39	5.996	59.72	240	237	9	41.88	682	5.99
301 - 360	2,698	825,240,232	97.64	305,871.10	6.151	76.63	360	358	7	37.63	101	20.94
Total:	2,780	845,156,398	100.00%	304,013.09	6.142%	76.25%	356	354	7	37.58%	701	20.99%
Minimum: 175 Maximum: 359												

Seasoning	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO	Full Doc %
1	570	174,349,254	20.63%	305,875.88	6.119%	76.30%	357	356	-	37.34%	702	23.69%
	816	240,525,400	28.46	294,761.52	6.151	76.19	356	354	7	37.13	701	18.86
3	971	299,421,407	35.43	308,363.96	6.134	76.26	354	351	æ	37.67	701	23.11
4	307	99,037,386	11.72	322,597.35	6,263	75.86	358	354	4	38.82	700	16.62
vo.	106	29,484,267	3.49	278,153.47	5.883	77.34	358	353	ĸ	37.91	702	16.24
9	9	1,499,180	0.18	249,863.33	5.875	80.19	360	354	9	38.79	693	20.17
7	3	734,637	0.09	244,878.89	6.325	76.94	360	353	7	44.13	607	0.00
10	-	104,867	0.01	104,866.54	4.625	91.05	360	350	=	32.97	298	0.00
Total:	2,780	845,156,398	100.00%	304,013.09	6.142%	76.25%	356	354	7	37.58%	701	20.99%
Minimum: 1		***										
Maximum: 10												

DTI	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FIC0	Full Doc %
%000'0 =>	477	153,584,688	18.17%	321,980.48	6.196%	70.74%	354	351	3	0.00%	706	0.29%
1,001% - 6,000%	7	956,000	0.11	478,000.00	5.750	80.00	360	357	6	4.21	756	0.00
6,001% - 11.000%	11	2,829,917	0.33	235,826.40	6.527	80.09	360	357		8.25	745	25.97
11,001% - 16,000%	21	7,817,130	0.92	372,244.28	5.842	67.95	331	328	6	13.95	702	57.31
16.001% - 21.000%	65	21,099,779	2.50	324,611.98	6.047	68.69	356	354	7	18.71	715	37.08
21,001% - 26,000%	1117	31,944,369	3.78	273,028.80	6.024	73.86	355	353	7	23.66	709	28.73
26,001% - 31,000%	213	65,214,861	7.72	306,173.05	5.947	74.47	359	356	7	28.72	718	35.57
31.001% - 36.000%	417	118,049,038	13.97	283,091.22	6.087	76.33	357	354	7	33.74	706	26.41
36,001% - 41,000%	620	186,855,613	22.11	301,380.02	6.118	78.81	356	353	7	38.51	669	20.92
41,001% - 46,000%	592	179,827,266	21.28	303,762.27	6.144	79.39	358	356	7	43,36	693	21.50
46.001% - 51.000%	190	59,347,192	7.02	312,353.64	6.465	79.05	326	323	3	48.26	22.2	27.40
51.001% - 56.000%	40	11,966,375	1.42	299,159.39	6.349	78.32	356	353	33	53.40	685	47.54
56.001% - 61.000%	6	3,660,389	0.43	406,709.86	6.183	74.80	351	347	4	58.46	687	18.59
61,001% - 66,000%	77	789,600	0.00	394,800.00	961.9	80.00	360	358	7	63.30	704	0.00
66.001% - 71.000%	71	569,400	0.07	284,700.00	7.064	85.33	360	358	7	69.24	628	0.00
76.001% - 81.000%	1	644,782	0.08	644,781.87	6.250	79.76	360	356	4	77.63	792	0.00
Total:	2,780	845,156,398 100.00%	100.00%	304,013.09	6.142%	76.25%	356	354	7	37.58%	701	20.99%
Minimum: 0.00%												
Maximum: 77.63%												
Wtd Ave: 37.58%												

Je UBS Investment

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FICO Scores	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO	Full Doc %
520 - 529	1	255.122	0.03%	255,122,10	8.950%	80,00%	360	355	ĸ	31.83%	524	0.00%
540 - 549	1	347,185	0.04	347,184.92	8.150	84.34	360	357	6	48.76	547	00.00
550 - 559	7	628,042	0.07	314,021.20	6.437	72.67	360	355	ĸ	38.92	554	0.00
570 - 579	4	1,161,380	0.14	290,344.96	6.609	77.25	360	357	60	38.86	575	25.99
580 ~ 589	76	6,289,353	0.74	241,898.20	7.080	83.41	360	357	٣	41.34	584	34.84
590 - 599	76	6,338,015	0.75	243,769.81	908.9	81.72	360	358	7	42.04	594	30.53
609 - 009	42	14,085,561	1.67	335,370.51	6.810	81.84	360	358	7	42.29	909	29.92
610 - 619	23	5,680,911	29.0	246,996.12	6.778	86.79	360	357	m	38.68	614	35.29
620 - 629	108	30,168,895	3.57	279,341.62	6.581	79.41	354	352	7	38.94	624	16.30
630 - 639	134	36,039,001	4.26	268,947.77	6.534	75.66	349	346	7	37.91	634	24.89
640 - 649	142	38,880,519	4.60	273,806.47	6.402	77.33	356	353	۳	39.64	645	15.87
650 - 659	165	47,397,142	5.61	287,255.40	6.359	76.71	353	350	9	39,37	655	12.80
699 - 099	179	54,234,871	6.42	302,988.11	6.331	78.25	357	355	3	38.92	999	11.03
620 - 626	175	55,317,780	6.55	316,101.60	6.214	76.70	358	355	٣	38.47	675	18.14
689 - 089	245	75,780,273	8.97	309,307.24	6.114	77.01	356	353	ю	38.82	684	12.67
669 - 069	182	54,802,825	6.48	301,114.42	6.191	75.87	357	354	6	36.49	694	14.00
700 - 709	188	58,921,572	6.97	313,412.61	6.044	77.23	359	356	3	37.59	704	13.70
710 - 719	150	50,924,296	6.03	339,495.31	6,049	74.20	357	355	m	37.52	714	15.21
720 - 729	167	53,911,598	6.38	322,823.94	5.901	74.14	357	355	11	35.79	724	21.61
730 - 739	147	45,922,744	5.43	312,399.62	5.879	75.69	359	356	7	36.47	735	22.02
740 - 749	142	38,610,656	4.57	271,906.03	5,937	77.58	359	357	7	37.13	744	31.43
750 - 759	126	38,806,051	4.59	307,984.53	5,923	74.45	349	347	7	37.05	755	21.65
760 - 769	114	39,182,529	4.64	343,706.39	5.865	73.56	359	356	7	34.84	765	35.22
770 - 779	110	32,494,595	3.84	295,405.40	5.830	74.33	357	355	7	37.02	774	36.20
780 - 789	88	30,221,245	3.58	343,423.24	5.880	77.77	356	353	7	32.30	784	43.27
790 - 799	\$3	17,317,424	2.05	326,743.85	5.885	74.75	345	342	3	36.06	793	40.43
800 - 809	30	8,057,951	0.95	268,598.38	5.880	71.76	344	341	7	32.73	804	30.03
810 - 819	10	3,378,862	0,40	337,886.16	5.994	78.90	360	357	6	37.69	813	34.90
Total:	2,780	845,156,398 100.00%	100.00%	304,013.09	6.142%	76.25%	356	354	7	37.58%	701	20.99%

Loan to Value Ratio	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO	Full Doc %
15.01% - 20.00%	4	1,354,533	0.16%	338,633.36	7.156%	16.78%	357	354	6	20.22%	644	0.00%
20.01% - 25.00%	n	520,455	90.0	173,485.04	5.752	23,99	278	777	7	35.65	780	0.00
25.01% - 30.00%	6	1,718,128	0.20	190,903.11	5.400	26.56	272	270	7	29.75	727	9.31
30.01% - 35.00%	. 10	2,445,733	0.29	244,573.29	6.021	32.33	311	308	7	32.54	671	5.05
35.01% - 40.00%	18	6,581,903	0.78	365,661.30	5.587	38.03	337	336	7	28.56	728	4.17
40.01% - 45.00%	19	7,829,644	0.93	412,086.51	5.812	43.03	343	341	7	28.13	715	0.00
45.01% - 50.00%	26	10,170,706	1.20	391,181.00	5.744	47.77	323	320	3	30.62	740	28.08
50.01% - 55.00%	64	21,436,637	2.54	437,482.38	5.887	52.60	354	352	7	35.64	723	27.09
55,01% - 60.00%	20	21,705,998	2.57	434,119.96	5.716	58.06	339	336	7	32.69	206	24.86
60.01% - 65.00%	113	44,985,391	5.32	398,100.81	5.811	63.92	350	347	۳	32.83	708	15.45
65.01% - 70.00%	183	54,727,594	6.48	299,057.89	6.112	69.25	356	353	6	37.72	701	14.09
70.01% - 75.00%	170	58,205,378	689	342,384.58	6.194	73.72	355	353	6	37.34	206	23.97
75.01% - 80.00%	1,772	521,377,009	61.69	294,230.82	6.095	79.76	358	356	6	37.79	704	21.07
80.01% - 85.00%	65	19,193,103	2.27	325,306.82	6.597	84.30	360	358	7	41.25	642	28.65
85.01% - 90.00%	201	52,153,811	6.17	259,471.70	6.888	89.59	360	358	7	41,39	199	19.14
90.01% - 95.00%	75	16,444,688	1.95	219,262.50	7.062	94.75	360	358	7	37.59	687	29.97
95.01% - 100.00%	19	4,305,688	0.51	226,615.14	6.297	72.66	360	358	7	39.35	723	91.55
Total:	2,780	845,156,398	100.00%	304,013.09	6.142%	76.25%	356	354	7	37.58%	701	20,99%
Minimum: 16.00 Maximum: 100.00												

Combined Loan To Value Ratio	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	ITQ	FICO	Full Doc %
15.01% - 20.00%	3	1,328,500	0.16%	442,833.33	7.061%	16.79%	360	357	3	19.73%	644	0.00%
20.01% - 25.00%	6	520,455	90.0	173,485.04	5.752	23.99	278	777	7	35,65	780	0.00
25.01% - 30.00%	7	092'096	0.11	137,222.85	5.439	26.33	241	238	6	29.75	705	16.66
30.01% - 35.00%	10	2,445,733	0.29	244,573.29	6.021	32.33	311	308	7	32.54	671	5.05
35.01% - 40.00%	16	5,185,903	0.61	324,118.97	5.708	37.38	331	329	7	25.53	728	5.29
40.01% - 45.00%	17	6,977,215	0.83	410,424.43	5.879	42.91	341	339	7	28.13	713	0.00
45.01% - 50.00%	24	9,629,966	1.14	402,498.59	5.746	47.03	328	326	3	33.40	735	21.24
50.01% - 55.00%	47	19,545,282	2.31	415,857.05	5.871	52.68	350	348	7	34,94	720	27.96
55.01% - 60.00%	41	17,879,648	2.12	436,088.98	5.645	58.09	334	332	7	32.45	206	30.19
60.01% - 65.00%	109	43,950,359	5.20	403,214.30	5.770	62.64	350	347	7	32.70	707	15.27
65.01% - 70.00%	86	32,825,912	3.88	334,958.28	9000	69,05	353	350	٣	38.02	706	19.61
70.01% - 75.00%	114	41,447,756	4.90	363,576.81	6.075	72.41	353	351	e	38.82	702	26.93
75.01% - 80.00%	473	157,122,777	18.59	332,183.46	6.087	78.66	386	353	60	37.35	706	23.20
80.01% - 85.00%	83	31,701,050	3.75	381,940.36	6.345	80.30	360	357	6	39.26	999	29.34
85.01% - 90.00%	404	120,933,871	14.31	299,341.26	6.504	82.71	360	358	7	38.37	688	18.36
90.01% - 95.00%	427	110,107,320	13.03	257,862.58	6.406	81.10	360	357	7	36.93	669	24.12
95.01% - 100.00%	904	242,564,091	28.70	268,323.11	6.039	80.10	359	357	7	38.60	704	18.60
Total:	2,780	845,156,398	100.00%	304,013.09	6.142%	76.25%	356	354	7	37.58%	701	20.99%
Minimum: 16,39												_
Maximum: 100.00												
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The information herein has been provided subtly by UBS Investment Bank. Neither the issues of certificates nor any of its affiliates makes any representation as to the accuracy or completeness of the information herein. The information contained by the according to the configurate and Exchange Commission. The information contained herein will be superseded by the description of the mortgage bans contained and/or incorporated by reference in the Prospectus Supplement relating to the certificates and superseder all information contained in

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Geographic Concentration	COUNT	UPB	%	AVG UPB	WAC	LIV	OTERM	WAM	AGE	EIG	2	Full Doc %
California	1,136	434,058,958	21.36%	382,094.15	2.968%	74.58%	356	354	æ	38.24%	705	12.88%
Generia	501	105,319,076	12.46	210,217.72	5.887	78.67	358	356	7	34.24	721	57.02
New Jersev	205	66,468,524	7.86	324,236.70	6.565	78.99	349	347	7	38.97	678	23.64
New York	130	50,499,370	5.98	388,456.69	6.401	75.34	353	351	7	40.80	629	19.01
Florida	234	50,476,709	5.97	215,712.43	6.667	79.57	357	354	7	35.97	869	18.63
Nevada	84	20,875,261	2.47	248,515.01	6.140	77.62	360	357	ť	38.29	704	11.32
Massachusetts	53	17,390,368	2.06	328,120.15	6,603	75.00	358	356	6	38.79	689	34.68
Arizona	77	15,307,486	1.81	212,603.98	6,314	20.6	355	352	6	35.44	700	4.85
Washington	51	13,584,009	1.61	266,353.11	5.983	80.19	360	358	7	36.80	687	13.75
Colorado	39	10,840,326	1.28	277,957.07	6.505	77.06	360	357	3	38.28	206	9.76
Maryland	30	7,887,072	0.93	262,902.40	6,603	80.08	353	351	7	40.52	999	35.73
Connecticut	22	7,200,511	0.85	327,295.96	6,354	70.26	355	353	7	36.14	683	23.23
Texas	34	5,462,832	0.65	160,671.52	6.490	79.39	320	347	6	39.48	289	8.90
North Carolina	24	5,273,020	0.62	219,709.17	6,481	74.65	360	357	e	37,46	683	18.55
Virginia	17	4,827,105	0.57	283,947.34	6.301	79.30	360	357	6	34.99	704	37.20
Michigan	18	3,965,726	0.47	220,318.13	6.863	79.10	360	357	6	39.18	685	23.53
Pennsylvania	19	3,772,563	0.45	198,555.93	8.678	82.94	360	358	7	35.10	673	31,44
South Carolina	13	3,673,894	0.43	282,607.23	6.494	60.89	360	357	e	26.71	869	24.78
Hawaii	∞	2,795,610	0.33	349,451.21	6.215	81.00	360	357	6	32.58	705	9.01
Rhode Island	*	2,091,438	0.25	261,429.73	6.710	77.80	360	358	7	38.06	630	21.52
Oregon	13	2,074,859	0.25	159,604.57	6.514	77.87	360	358	7	38.28	9/9	20.77
Minois	7	1,409,071	0.17	201,295.86	6.993	81.38	354	352	7	39.27	738	3.39
Minnesota	9	1,399,317	0.17	233,219.57	6.574	77.67	360	356	4	40.27	704	9.26
New Mexico	10	1,298,146	0.15	129,814.57	6.377	80.08	360	357	٣	37.29	675	22.60
Ohio	10	1,135,157	0.13	113,515.72	9979	78.80	309	307	7	31.22	684	24.18
Tennessee	vo	1,071,150	0.13	214,229.96	6.137	79.89	360	357	60	30.70	738	48.92
Alabama	vo	951,920	0.11	190,384.00	6,481	80.00	360	358	7	34.97	176	36.80
New Hampshire	4	746,614	0.09	186,653.51	992.9	86.90	360	357	8	33.59	649	30.95
Missouri	6	649,333	80.0	216,444.31	6.638	77.92	360	357	ю	45.92	999	14.34
Maine	4	585,933	0.07	146,483.17	6.380	87.30	360	358	~	40.50	731	63.44
Mississippi	٠c	474,150	90.0	94,830.00	6.591	79.11	360	358	71	32.46	738	29.80
Arkansas	-	440,000	0.05	440,000.00	5.875	73.09	360	355	S	0.00	707	0.00
Delaware	7	437,842	0.05	218,920.94	6.975	79.51	360	358	7	40.26	644	0.00
Utah	3	315,550	0.04	105,183.33	6.711	76.41	360	358	~	22.88	702	0.00
Indiana	-	168,000	0.02	168,000.00	6.500	80.00	360	329	-	41.10	627	100.00
Kansas	-	91,200	0.01	91,200.00	6.625	80.00	360	356	4	0.00	629	0.00
Idabo	-	87,350	0.01	87,350.00	6.375	86.69	360	358	7	38.48	755	0.00
Nebraska	-	50,950	0.01	50,950.00	5.750	59.98	360	358	7	36.83	744	0.00
Total:	2,780	845,156,398	100.00%	304,013.09	6.142%	76.25%	356	354	~	37.58%	701	20.99%

North-South CA	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO	Full Doc %
North CA	272	108,761,984	12.87%	399,860,24	5.983%	72.91%	356	353	3	37.62%	710	9.73%
South CA	864	325,296,974	38.49	376,501.13	5.963	75.13	356	354	က	38.43	703	13.93
States Not CA	1,644	411,097,440	48.64	250,059.27	6.325	78.01	356	353	7	36.92	697	29.56
Total:	2,780	845,156,398	100.00%	304,013.09	6.142%	76.25%	356	354	7	37.58%	701	20.99%

The information here in has been provided solety by UBS Investment Bank. Neither the issuer of certificates nor any of its affiliates makes my representation as to the accuracy or completeness of the information herein. The information contained herein will be superseded by the description of the margage bons contained and/or incorporated by reference in the Prospectus Supplement relating to the Certificates and supersedes all information contained and or incorporated by reference in the Prospectus Supplement relating to the Certificates and supersedes all information contained in any collateral term steets relating to the mortgage pool previously provided by UBS Investment Bank.

ode Concemtration COUNT UPB % AVG UPB WAC LTV OTERM WAM AGE DTI 34 5,703,011 0.67% 167,735.62 6.061% 81.36% 360 358 2 37.02% 11 4,411,429 0.52 157,551.04 6.120 79.84 360 358 2 34.65 11 4,310,556 0.51 391,868.73 5.247 76.51 360 358 2 30.41 12 4,050,910 0.48 337,575.81 5.847 74.58 340 357 3 39.29 10 3,587,237 0.42 358,723.66 5.847 74.58 340 38 2 38.39 2,685 823,093,256 97.39 306,552.42 6.150 76.18 356 35 3 37.64 2,780 845,156,398 100,00% 304,013.09 6.150 76.25% 356 354 2 37.58%													
34 \$,703,011 0.67% 167,735,62 6.061% 81.36% 360 358 2 37.02% 28 4,411,429 0.52 157,551.04 6.120 79.84 360 358 2 34.65 11 4,310,556 0.51 391,868.73 5.247 76.51 360 358 2 30.41 12 4,050,910 0.48 337,575.81 5.874 80.00 360 357 3 39.29 10 3,587,237 0.42 358,713.66 5.847 74.58 340 338 2 38.39 2,685 823,093,256 97.39 304,013.09 6.142% 76.18 356 354 3 37.64 2,780 845,156,398 100.00% 304,013.09 6.142% 76.25% 356 3 75.38%	Zip Code Concemtration	COUNT	UPB	%	AVG UPB	WAC			WAM	AGE	DTI	FICO	Full Doc %
28 4,411,429 0.52 157,551.04 6.120 79.84 360 358 2 34.65 11 4,310,556 0.51 391,868.73 5.247 76.51 360 358 2 30.41 12 4,050,910 0.48 337,575.81 5.874 80.00 360 357 3 39.29 10 3,587,237 0.42 358,723.66 5.847 74.58 340 338 2 38.39 2,685 823,093,256 97.39 306,552.42 6.150 76.18 356 354 3 37.64 2,780 845,156,398 100.00% 304,013.09 6.142% 76.25% 356 2 37.58%	30349	34	5,703,011	0.67%	167,735.62	6.061%	81.36%	360	358	7	37.02%	889	24.78%
11 4,310,556 0.51 391,868.73 5.247 76.51 360 358 2 30.41 12 4,050,910 0.48 337,575.81 5.874 80.00 360 357 3 39.29 10 3,587,237 0.42 358,723.66 5.847 74.58 340 338 2 38.39 2,685 823,093,256 97.39 306,552.42 6.150 76.18 356 354 3 37.64 2,780 845,156,398 100,00% 304,013.09 6.142% 76.25% 356 2 37.58%	30213	28	4,411,429	0.52	157,551.04	6.120	79.84	,	358	7	34.65	969	36.28
12 4,050,910 0.48 337,575.81 5.874 80.00 360 357 3 39.29 10 3,587,237 0.42 358,713.66 5.847 74.58 340 338 2 38.39 2,685 823,093,256 97.39 306,552.42 6,150 76.18 356 354 3 37.64 2,780 845,156,398 100,00% 304,013.09 6,142% 76.25% 356 354 2 37.58%	30319	=	4,310,556	0.51	391,868.73	5.247	76.51	`.	358	7	30.41	742	79.10
10 3,587,237 0,42 358,723.66 5,847 74,58 340 338 2 38.39 2,685 823,093,256 97.39 306,552.42 6,150 76,18 356 354 3 37.64 2,780 845,156,398 100,00% 304,013,09 6,142% 76,25% 356 354 2 37.58%	92336	12	4,050,910	0.48	337,575.81	5.874	80.00	.,	357	£	39.29	694	7.0
2,685 823,093,256 97.39 306,552.42 6,180 76.18 356 354 3 37.64 2,780 845,156,398 100,00% 304,013,09 6,142% 76,25% 356 354 2 37.58%	08872	10	3,587,237	0.42	358,723.66	5.847	74.58		338	7	38.39	714	65.47
2.780 845,156,398 100,00% 304,013.09 6,142% 76,25% 356 354 2 37,58%	Other	2,685	823,093,256	97.39	306,552.42	6.150	76.18		354	3	37.64	701	20.46
	Total:	2,780	845,156,398	100.00%	304,013.09	6.142%	76.25%	356	354	7	37.58%	701	20.99%

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Loan Purpose	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO	Full Doc %
Purchase	1,849	512,827,700	%89.09	277,354.08	6.143%	79.12%	358	356	150	37.94%	708	18.63%
Refinance - Cashout	9/1	272,450,180	32.24	351,095.59	6.226	72.20	353	351	7	38.03	683	20.73
Refinance - Rate Term	155	59,878,518	7.08	386,313.02	5.753	70.10	349	346	7	32.57	720	42.39
Total:	2,780	845,156,398	100.00%	304,013.09	6.142%	76.25%	356	354	7	37.58%	701	20.99%

Document Type	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO	Full Doc %
Stated Income / Verified Assets	1,041	325,394,211	38.50%	312,578.49	6.085%	26.90%	358	355	3	37.47%	704	0.00%
Stated Income / Stated Asset	651	189,195,609	22.39	290,623.06	6.418	78.49	355	353	7	38.84	8/9	00'0
Full Documentation Provided	611	176,981,890	20.94	289,659.40	5.903	77.43	355	353	7	36.45	714	100.00
No Income / No Asset	272	82,941,079	9.81	304,930.44	6.118	67.51	351	349	60	0.00	106	0.53
No Ratio	205	70,643,608	8.36	344,602.97	6.288	74.53	356	354	3	0.00	707	0.00
Total:	2,780	845,156,398	100.00%	304,013.09	6.142%	76.25%	356	354	7	37.58%	701	20,99%

Property Type	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO	Full Doc %
Single Family Residence	1,503	498,257,723	58.95%	331,508.80	6.102%	74.94%	355	353	7	37.70%	700	19.44%
PUD	802	206,798,205	24.47	257,853.12	6.147	78.30	357	355	7	36.74	704	26.02
Condo	293	77,106,683	9.12	263,162.74	6.107	78.62	359	357	3	36,30	711	22.06
2-4 Family	182	62,993,787	7.45	346,119.71	6.484	76.94	353	350	3	40.72	689	15.50
Total:	2,780	845,156,398	100.00%	304,013.09	6.142%	76.25%	356	354	7	37.58%	701	20.99%

Occupancy	COUNT	UPB	%	AVG UPB	WAC	LTV	LTV OTERM	WAM	AGE	DTI	FICO	Full Doc %
Owner Occupied	2,201	717,993,389	•	326,212.35	%890'9	76.35%	356	353	7	37.94%	669	22.10%
Non-Owner Occupied	456	95,875,737	11.34	210,253.81	6.528	75.36	357	354	6	35.71	712	15.77
Second Home	123	31,287,272		254,368.06	6.650	76.57	359	357	3	35.44	669	11.66
[otal:	2.780	845,156,398 100,00%	100.00%	304,013.09	6.142%	76.25%	356	354	7	37.58%	701	20.99%

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Lien Position	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM A	AGE	DTI	FICO	Full Doc %
1	2,780	845,156,398 100.00%	100.00%	304,013.09	6.142%	6.142% 76.25%	356	354	7	37.58%	701	20.99%
Total:	2,780	845,156,398 100.00%	100.00%	304,013.09	6.142%	76.25%	356	354	7	37.58%	701	20.99%

Prepayment Penalty	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FIC0	Full Doc %
0	742	244,345,760	28.91%	329,306.95	6.404%	76.83%	355	353	e	38.71%	_	22.02%
. 10	29	11,326,143	1.34	390,556.66	5.971	68.47	360	357	3	34.60	-	8.25
12	224	82,274,737	9.73	367,297.93	6.181	74.54	354	351		39.04	Ī	15.11
24	830	229,519,688	27.16	276,529.74	6.120	78.69	360	357		37.88	Ī	12.07
36	756	220,567,234	26.10	291,755.60	5,959	74.01	353	351	7	36.71	•	20.57
09	199	57,122,836	6.76	287,049.43	5.794	76.59	358	356	7	34.01	732	65.11
Total:	2,780	845,156,398	100.00%	304,013.09	6.142%	76.25%	356	354	2	37.58%	701	20.99%
wa Term: 21.217												

UPB 845,156,398	:				1				4
845,156,398	UPB % AVG UPB	JPB WAC	LIV	OLEKM	WAM	AGE	III	FICS	Full Doc %
	845,156,398 100.00% 304,013.09	3.09 6.142%	76.25%	356	354	7	37.58%	701	20.99%
Total: 2,780 845,156,398 100.0	845,156,398 100.00% 304,013.09	3.09 6.142%	76.25%	356	354	7	37.58%	701	20.99%

Originator	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	ITQ	FICO	Full Doc %
Alterna Mortgage	13	3,853,144	0.46%	296,395.68	7.191%	78.81%	360	358	7	41.37%	701	6,23%
Avaris Capital	19	6,376,032	0.75	335,580.62	5.934	74.74	354	353	_	38.10	716	7.89
Equity Now, Inc.	16	9,724,863	1.15	607,803.91	6.512	68.90	347	339	m	40.99	693	14.51
Gateway Bank FSB	89	26,809,600	3.17	394,258.83	5.865	90'69	354	351	4	37.74	729	18.06
Heritage Plaza Mortgage, Inc.	23	5,917,750	0.70	257,293.48	6.011	72.44	360	356	4	43.43	206	12.78
Loan Center of California, Inc.	19	8,559,330	1.01	450,491.08	6.105	75.31	360	356	4	42.59	695	2.86
Mortgage Enterprise, Ltd.	9	2,425,150	0.29	404,191.67	7.126	81.92	360	356	4	41.34	695	12.35
Mylor Financial	-	398,000	0.05	398,000.00	7.300	80.00	360	358	7	49.28	629	00.0
Opteum	2,244	649,433,648	76.84	289,408.93	6.168	76.76	356	354	7	37.27	269	21.87
Pemmtek Mortgage Services	•	2,446,867	0.29	271,874.08	7.748	76.60	360	356	4	33.94	919	00.0
Provident Bank	166	65,266,648	7.72	393,172.58	9.000	76.33	358	354	m	38.23	709	22.54
Pro30 Funding	-	520,000	90'0	520,000.00	7.850	80.00	360	355	S	0.00	707	00.0
Ouicken Loans	9 0	3,646,873	0.43	455,859.13	6.546	75.70	360	356	4	44.26	669	46.78
Ouicken Loans, Inc.	-	152,000	0.02	152,000.00	6.375	80.00	360	354	9	42.60	299	100.00
Realty Mortgage Corp	64	16,496,287	1.95	257,754.49	5.564	76.08	359	354	S	36.90	721	19.20
Shearson Mortgage	40	1,920,291	0.23	384,058.20	6.244	75.47	360	356	4	36.30	684	20.83
Stearns Lending, Inc.	26	33,076,988	3.91	359,532.48	6.005	74.87	360	356	4	38,46	723	16.65
Sun West Mortgage Co.	25	8,132,928	96'0	325,317.11	6.049	75.28	344	341	3	42.06	721	17.55
Total:	2,780	845,156,398	100.00%	304,013.09	6.142%	76.25%	356	354	7	37.58%	701	20.99%

Gross Rate-ARMS	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO	Full Doc %
2 751% / 000%	-	774 899	0.04%	774 899 00	3 875%	80 00%	09%	144	U.	29 97%	707	0.00%
4.001% - 4.250%		206.661	0.08	253,330,50	4.162	72.97	360	355	v	38.03	889	29,68
4.251% - 4.500%	ı ve	1.762.924	0.27	293.820.67	4.491	74.99	360	357	6	25.90	737	7.26
4.501% - 4.750%	21	5,679,623	98.0	270,458.24	4.692	76.20	360	356	4	35.10	731	23.51
4.751% - 5.000%	57	21,106,640	3.18	370,291.93	4.956	74.90	360	358	7	35.86	729	34.84
5.001% - 5.250%	118	34,586,734	5.22	293,107.91	5,215	75.98	360	358	7	35.79	725	44.82
5.251% - 5.500%	181	52,474,060	7.92	289,911.94	5.452	75.16	360	358	7	35.41	723	36.14
5.501% - 5.750%	296	87,502,710	13.20	295,617.26	5.701	76.08	360	357	٣	36.82	715	26.84
5.751% - 6.000%	410	122,009,135	18.41	297,583.26	5.929	77.16	360	357	9	38.92	703	14.12
6.001% - 6.250%	340	94,131,397	14.20	276,857.05	6.201	78.47	360	357	33	37.57	695	12.67
6.251% - 6.500%	304	80,929,050	12.21	266,213.98	6.438	78.57	360	357	m	38.71	683	11.11
6.501% - 6.750%	208	53,568,529	8.08	257,541.01	6.687	79.54	360	357	3	39.39	684	13.14
6,751% - 7.000%	193	46,003,828	6.94	238,361.80	6.918	82.22	360	358	7	38.86	899	10.68
7.001% - 7.250%	88	20,204,511	3.05	229,596.71	7.185	81.56	360	358	4	36.80	989	11.46
7.251% - 7.500%	99	16,005,394	2.41	242,505.97	7.417	83.62	360	358	7	40.29	670	8.22
7.501% - 7.750%	45	10,775,755	1.63	239,461.22	7.667	88.20	360	358	7	41.29	646	8.52
7.751% - 8.000%	30	7,390,424	1.12	246,347.47	7.907	83.15	360	357	3	36.17	675	3.39
8.001% - 8.250%	14	2,813,833	0.42	200,988.07	8.180	84.51	360	358	7	39.60	663	000
8.251% - 8.500%	12	2,575,122	0.39	214,593.47	8.428	84.75	360	358	7	36.26	647	00.00
8.501% - 8.750%	4	1,120,287	0.17	280,071.82	8.667	81.70	360	357	6	46.07	645	00.00
8.751% - 9.000%	€0	667,672	0.10	222,557.37	8.895	87.48	360	357	3	40.15	99	00.0
9.001% - 9.250%		106,200	0.02	106,200.00	9.125	95.00	360	359	-	0.00	677	0.00
9.251% - 9.500%	-	166,000	0.03	166,000.00	9.400	100.00	360	355	v	47.92	581	00.0
9.751% - 10.000%	1	400,000	90.0	400,000.00	9.875	94.12	360	359	-	45.16	609	100.00
Total:	2,402	662,761,389 100.00%	100.00%	275,920.64	6.162%	78.24%	360	357	3	37.82%	869	18.44%
Minimum: 3.875%												
Maximum: 9.875%												

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Gross Rate-FRMS	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO	FICO Full Doc %
4.501% - 4,750%	-	1,880,000	1.03%	1,880,000.00	4.750%	80.00%	180	177	e	36.94%	755	0.00%
4.751% - 5.000%	=	7,790,091	4.27	708,190.10	4.995	55.69	348	347	1	28.82	743	6.61
5.001% - 5.250%	10	4,551,810	2.50	455,181.04	5.231	53.03	337	336	-	30,33	727	14.49
5.251% - 5.500%	43	17,807,395	9.76	414,125.45	5.459	64.70	312	311	7	34.51	740	27.49
5.501% - 5.750%	42	20,847,098	11.43	496,359.49	5.724	69.30	327	325	7	33.08	722	52.74
5.751% - 6.000%	104	50,504,309	27.69	485,618.35	5,915	67.71	351	349	7	36.46	716	33.12
6.001% - 6.250%	52	24,455,088	13.41	444,637.97	6.208	74.11	347	345	7	40.77	707	40.17
6.251% - 6.500%	48	23,091,094	12.66	481,064.47	6.418	71.34	349	347	3	39.65	701	31.64
6.501% - 6.750%	26	11,768,351	6.45	452,628.90	6.673	74.14	354	351	3	40.38	629	19.19
6.751% - 7.000%	21	11,187,572	6.13	532,741.53	6.920	73.19	343	340	3	35.18	681	14.58
7.001% - 7.250%	\$	2,204,350	1.21	440,870.00	7.177	80.22	360	358	7	34,13	629	0.00
7.251% - 7.500%	S	3,585,000	1.97	717,000.00	7.375	55.95	360	357		28.85	869	0.00
7.501% - 7.750%	3	1,376,653	0.75	458,884.25	7.654	79.90	360	357	3	42.19	929	29.02
7.751% - 8.000%	2	952,164	0.52	476,081.93	8.000	78.62	360	357	9	44.83	682	0.00
8.251% - 8.500%	_	368,000	0.20	368,000.00	8.375	80.00	360	356	4	27.50	920	0.00
11.751% - 12.000%	-	26,033	0.01	26,033.45	12.000	16.00	180	177	3	39.17	631	0.00
Total:	378	182,395,009	100.00%	482,526.48	%890'9	%00.69	342	339	7	36.63%	111	30.27%
Minimum: 4.750%												

Gross Margin	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO	Full Doc %
1.001% - 1.250%	-	150,400	0.02%	150,400.00	4.250%	80.00%	360	354	9	40.61%	629	100.00%
2.001% - 2.250%	1,004	255,158,401	38.50	254,141.83	6.013	77.02	360	358	7	36.38	716	29.37
2.251% - 2.500%	134	41,715,693	6.29	311,311.14	6.098	76.88	360	357	60	38.54	969	14.17
2.501% - 2.750%	130	39,958,749	6.03	307,374.99	6,231	78.07	360	357	3	36.71	869	12.58
2.751% - 3.000%	475	143,054,082	21.58	301,166.49	6.030	78.53	360	358	7	38.53	869	6.37
3.001% - 3.250%	217	54,734,049	8.26	252,230.64	6.083	76.44	360	357	9	35.85	705	8.32
3.251% - 3.500%	29	11,356,188	1.71	391,592.69	6.189	75.35	360	356	4	41.57	693	4.27
3.501% - 3.750%	4	15,434,886	2.33	350,792.86	6.235	76.49	360	357	m	36.53	669	7.13
3.751% - 4.000%	15	5,108,594	0.77	340,572,91	6.745	76.19	360	357	٣	42.54	869	7.13
4.001% - 4.250%	7	2,113,600	0.32	301,942.86	6.719	80,00	360	357	٤,	39.74	701	18.93
4.251% - 4.500%	9	2,230,740	0.34	371,789,94	5.564	78.81	360	356	4	37.23	697	42.73
4.501% - 4.750%	7	2,464,976	0.37	352,139.38	5.681	82.12	360	358	7	43.03	199	33.28
4.751% - 5.000%	24	6,687,987	1.01	278,666.13	6,305	80.51	360	357	9	41.88	689	21.21
5.001% - 5.250%	33	10,448,320	1.58	316,615.76	6.132	87.18	360	358	7	38.97	657	18.31
5.251% - 5.500%	4	12,840,043	1.94	291,819.16	6.367	79.61	360	357	60	39.81	648	26.30
5.501% - 5.750%	46	12,426,443	1.87	270,140.07	6.585	81.91	360	358	7	42.15	640	27.66
5.751% - 6.000%	3	15,631,805	2.36	260,530.08	6.846	85.21	360	357		41.48	639	17.54
6.001% - 6.250%	28	6,938,280	1.05	247,795.71	7.102	85.70	360	358	7	39.33	628	17.94
6.251% - 6.500%	23	5,703,417	98.0	247,974.67	7.181	86.12	360	358	7	41.81	632	11.93
6.501% - 6.750%	39	9,552,486	1.44	244,935.53	7,269	86.80	360	358	7	41.26	879	20.06
6.751% - 7.000%	17	4,245,760	0.64	249,750.60	7.490	86.42	360	357	'n	40,34	632	13.47
7.001% - 7.250%	7	2,198,321	0.33	314,045.89	8.219	88.29	360	358	7	47.45	619	49.52
7.251% - 7.500%	4	957,551	0.14	239,387.68	8.282	86.85	360	358	7	46.32	610	00'0
7.501% - 7.750%	vs	992,546	0.15	198,509,13	8.608	84.68	360	358	7	39.24	636	00'0
7.751% - 8.000%	7	492,072	0.07	246,036.05	8.907	84.81	360	357	ю.	39.37	621	00.00
8.251% - 8.500%	-	166,000	0.03	166,000.00	9,400	100.00	360	355	S	47.92	581	0.00
Total:	2,402	662,761,389	100.00%	275,920.64	6.162%	78.24%	360	357	3	37.82%	869	18.44%
Minimum: 1.250%												
Maximum: 8.400%												
Weighted Average: 3.098%												

Minimum Rate	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM WAM	WAM	AGE	TLO	FICO	FICO Full Doc %
1.061% - 2.000%	1	150,400	0.02%	150,400.00	4.250%	80.00%	360	354	9	40.61%	629	100.00%
2.001% - 3.000%	1,743	479,886,926	72.41	275,322,39	6.043	77.55	360	358	7	37,24	208	19.80
3.001% - 4.000%	305	86,633,717	13.07	284,044.97	6,163	76.29	360	357	3	36.80	707	7.50
4.001% - 5.000%	21	6,481,740	96.0	308,654.27	6.590	79.15	360	357	9	39.61	710	986
5.001% - 6.000%	39	11,862,465	1.79	304,165.77	5.764	80.83	360	357	e	41.15	658	38.64
6.001% - 7.000%	199	54,507,770	8.22	273,908.39	9659	82.64	360	358	7	40.74	642	21.65
7.001% - 8.000%	78	19,448,832	2.93	249,344.01	7.505	87.90	360	358	7	41.03	631	16,15
8.001% - 9.000%	14	3,223,539	0.49	230,252.82	8.467	87.13	360	358	7	43.77	919	0.00
9,001% - 10,000%	7	266,000	0.00	283,000.00	9.736	95.84	360	358	7	45.97	109	70.67
Total:	2,402	662,761,389	100.00%	275,920.64	6.162%	78.24%	360	357	3	37.82%	869	18.44%
Minimum: 1.250%												,
Maximum: 9.875%												
Weighted Average: 3.214%												

The information herein has been provided solely by UBS Investment Bank. Neither the issuer of certificates nav any of its affiliates makes any representation as to the accuracy or completeness of the information herein. The information contained herein will be superseded by the description of the markage loans contained and briterian subsequently filed with the Securities and Exchange Commission. The information contained herein will be superseded by the description of the markage loans contained and provided by UBS Investment Bank.

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9.001% - 10.000%	26 468 1,054	9,867,751 130,843,673 292,447,713 181.836.652	1.49%)			A WIN			217	1
9.001% - 10.000% 10.001% - 11.000%	26 468 1,054	9,867,751 130,843,673 292,447,713 181.836,652	1.49%		İ				۱		ì	/000/
9.001% - 10.000% 10.001% - 11.000%	468 1,054	130,843,673 130,843,673 292,447,713 181.836,652		379.528.87	4.923%	74.62%	360	357	m	35.39%	746	64.90%
10.001% - 11.000%	468 1,054	130,843,673 292,447,713 181.836,652				20,00	•	757	۲	36 98	715	26.52
10.001% - 11.000%	1,054	292,447,713	19.74	279.580.50	5.589	00.30	•	000	י	20.00	C	
/90000	1,054	181.836.652	44.12	777 AKA KO	6 980	77.30	360	357	~	37.21	707	18.59
11.001% - 12.000%		181.836,652	7.	401-01-6714	0000			757	۲	20 10	823	12.63
70000 67 70700 67	YYY		27.44	273.850.38	0.582	9.7	•	6	,	27.10		
12.001% - 13.000%	100	1000 403		36 282 74	7 522	84.73	-	358	7	39.05	663	8.11
13 001% - 14 000%	155	5/4/5/10	3.12	74.000.47					•		(,	103
200017 210007		S 507 818	0.85	243,600.77	8.141	84.79		358	7	43.30	670	20.0
14.001% - 15.000%	64	3,004,016	900	100000	0.70	14		359	·	45 97	613	59.51
14 0040/ 1/ 0000/	-	672.200	0.10	724,066.67	7.037	72.7		920	1	1		
15.001% - 10.000%		(11)	910	475 000 00	4875	80.00		355	'n	00.0	629	0.00
16.001% - 17.000%	-	0/0,000	0.10	0,000,00					•	9	305	0.00
70000 10 70700 11		1 477 990	0.22	475.996.78	5.784	76.49		ccr	n	0.00	(0)	5.5
17.001% - 18.000%	•	0 / / 1 = 1		70 800	002 /	41 03		356	4	44 54	677	0.0
18 001% - 19 000%	S	1,507,190	0.23	301,437.90	0,380	60.//		200				
	1 103	1 100 176 677	100 00%	275 920 64	6.162%	78.24%	360	357	'n	37.82%	869	18.44%

Minimum: 9.625% Maximum: 18.750% Weighted Average: 11.817%

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Next Rate Reset Date	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO	Full Doc %
2005-10-01	21	7,394,075	1.12%	352,098.79	5.187%	78.05%	360	355	S	31.82%	716	1.73%
2005-11-01	76	7,782,755	1.17	299,336.72	5.754	74.69	360	356	4	39,91	707	7.12
2005-12-01	33	10,979,022	1.66	332,697.65	6.028	79.07	360	357	6	36.21	711	10.78
2006-01-01	13	5,245,733	0.79	403,517.92	2.867	66.23	360	358	7	31.91	206	8.54
2006-02-01	-	447,200	0.07	447,200.00	5.250	80.00	360	329	-	31.31	733	00'0
2006-03-01	7	337,600	0.05	168,800.00	4.458	80.00	360	354	9	25.57	715	44.55
2007-02-01	7	646,342	0.10	323,170.84	6.153	75.83	360	353	1	45.89	609	00.00
2007-03-01	7	649,980	0.10	324,990.00	6.563	81.45	360	354	9	44.77	189	0.00
2007-04-01	39	10,855,114	1.64	278,336.26	6.205	78,33	360	355	'n	39.26	<i>LL</i> 9	19.24
2007-05-01	98	23,184,128	3.50	269,582.89	6.343	77.99	360	356	4	40.69	829	16.53
2007-06-01	331	90,631,843	13.67	273,812.22	6.258	79.28	360	357	6	38.95	849	12.43
2007-07-01	323	86,736,731	13.09	268,534.77	6.268	80.19	360	358	7	38.98	682	12.08
2007-08-01	221	63,775,979	9.62	288,579.09	6.344	81.49	360	329	1	39.71	681	7.30
2007-11-01	-	104,867	0.02	104,866.54	4.625	91.05	360	350	9	32.97	298	00.00
2008-02-01	-	88,295	0.01	88,294.98	7.586	85.00	360	323	7	31.21	289	00.0
2008-04-01	13	3,468,406	0.52	266,800.48	5.975	75.90	360	355	v	40.26	714	21.34
2008-05-01	45	15,007,215	2.26	333,493.67	6.196	75.16	360	356	4	39.12	711	15.67
2008-06-01	99	19,905,406	3.00	331,756.77	6.208	16.67	360	357	€	40.20	869	17.31
2008-07-01	44	10,369,708	1.56	235,675.19	6.09	79.30	360	358	7	37.98	694	22.59
2008-08-01	21	4,924,404	0.74	234,495.43	6.181	79.81	360	329	-	36.29	695	34.07
2010-03-01	7	511,600	0.08	255,800,00	5.936	78.71	360	354	9	42.60	695	12.67
2010-04-01	30	6,598,933	1.00	219,964.43	6.049	77.74	360	355	ĸ	40.79	720	27.75
2010-05-01	105	31,376,158	4.73	298,820.55	6.210	77.35	360	356	4	37.13	703	15.04
2010-06-01	367	101,143,117	15.26	275,594.32	6.081	77.00	360	357	3	37.20	713	21.49
2010-06-30	1	449,000	0.07	449,000.00	5.875	68.57	360	358	71	39.39	683	0.00
2010-07-01	294	72,531,449	10.94	246,705.61	6.160	77.65	360	358	7	35.92	708	18.09
2010-08-01	212	50,822,851	29.7	239,730.43	6.231	78.37	360	329	-	37.04	705	26.42
2012-05-01	4	1,285,800	0.19	321,450.00	5.671	68.94	360	356	4	35.33	720	63.77
2012-06-01	34	11,662,834	1.76	343,024.53	5.676	74.83	360	357	3	33.88	734	44.76
2012-07-01	16	7,089,187	1.07	443,074.16	6.025	73.22	360	358	7	36.05	741	37.00
2012-08-01	18	5,278,200	0.80	293,233.33	2.606	80.31	360	329	-	35.42	726	63.63
2015-06-01	22	7,770,158	1.17	353,189.00	2.687	75.07	360	357	ĸ	28.97	160	91.39
2015-07-01	10	3,169,800	0.48	316,980.00	5.676	73.87	360	358	7	31.48	743	70.03
2015-08-01	7	537,500	0.08	268,750.00	5.413	68.69	360	359	-	23.04	737	100.00
Total:	2,402	662,761,389	100.00%	275,920.64	6.162%	78.24%	360	357	3	37.82%	869	18.44%
Minimum: 20051001												
Maximum: 20150801												
Weighted Average: 20081225												

See UBS Investment

OPMAC05-4 GROUPI

Initial Rate Cap COUNT UPB % AVG UPB WAC LTV OTERM 1.000% 87 28,278,179 427% 325,036.54 5725% 76,17% 360 1.500% 54 1,093,084 0.16 273,770.92 6471 76.83 360 2.000% 54 17,458,377 2.63 323,303.27 6.061 77.88 360 3.000% 935 237,625,132 35.85 24,144.53 6.174 78.83 360 6.000% 218 75,155,046 11,34 344,747.92 5.823 73.94 360 Mainimum: 1.000% 100,00% 275,920.64 6.162% 78.24% 360								-					
1,093,084 0.16 273,270,92 6.471 76.83 75,085 75,170,92 6.471 76.83 74,488,377 2.63 333,303.27 6.061 77.88 77,488,377 2.63 333,303.27 6.061 77.88 77,482 77,482,472 45.74 274,593.82 6.282 79.68 73,162,102 73,162,103 73,163,103 73,163,103 73,163,103 73,163	Initial Rate Cap	COUNT	UPB	%	AVG UPB	WAC		OTERM WAM	WAM	AGE	DTI	FICO	FICO Full Doc %
4 1,093,084 0.16 273,270,92 6.471 76.83 54 17,488,377 2.63 335,30.27 6.061 77.88 1,104 303,151,572 45.74 274,593.82 6.282 79.68 235 237,625,132 35.85 254,144.53 6.174 78.05 218 75,155,046 11,34 344,747.92 5.823 73.94 m: 6.000% mi 6.000% d Average: 3943%	1.000%	87	28,278,179	4.27%	325,036.54	5.725%	76.17%	360	357		34.58%	713	8.21%
1,104 303,157 2.63 323,303.77 6.061 77.88 1,104 303,151,572 45.74 274,593.82 6.282 79.68 935 237,625,132 35.85 254,144.53 6.174 78.05 218 75,155,046 11.34 344,747.92 5.823 73.94 m: 1.000% m: 6,000% di Averinoe: 3.943%	1.500%	4	1,093,084	0.16	273,270.92	6.471	76.83	360	357	10	33.67	648	26.35
1,104 303,151,572 45.74 274,593.82 6.282 79.68 935 237,625,132 35.85 254,144.53 6.174 78.05 218 75,155,046 11.34 344,747.92 5.823 73.94 21,402 662,761,389 100.00% 275,920.64 6.162% 78.24% and Average 3.943%	2.000%	54	17,458,377	2.63	323,303.27	6.061	77.88	360	357	e	39.94	705	32.33
935 237,625,132 35.85 254,144,53 6.174 78.05 218 75,155,046 11.34 344,747.92 5.823 73.94 25,155,046 11.34 344,747.92 5.823 73.94 25,000% and 6.000% and 6.	3.000%	1,104	303,151,572	45.74	274,593.82	6,282	29.68	360	358	7	39.22	681	11.54
118 75,155,046 11.34 344,747.92 5.823 73.94 11.000% 11.000% 11.000% 11.000% 11.000% 11.000%	2.000%	935	237,625,132	35.85	254,144.53	6.174	78.05	360	358	7	36.75	706	21.34
2,402 662,761,389 100,00% 275,920,64 6,162% 78.24%	%000%	218	75,155,046	11,34	344,747.92	5.823	73,94	360	357	9	35.74	732	37.63
Minimum: 1.000% Maximum: 6.000% Weighted Aversor: 3.943%	Total:	2,402	662,761,389	100.00%	275,920.64	6.162%	78.24%	360	357	3	37.82%	869	18.44%
Maximum: 6.000% Weichted Aversue: 3.943%	Minimum: 1.000%		٠										
Weighfed Aversup: 3.943%	Maximum: 6.000%												
	Weighted Average: 3.943%												

Periodic Rate Cap	COUNT	UPB	UPB %	AVG UPB	WAC	LTV	WAC LTV OTERM WAM AGE DTI FICO	WAM	AGE	DTI	FICO	Full Doc %
1.000%	2,401	662,241,389 520,000	99.92% 0.08	275,818.99 520,000.00	6.161%	78.24% 80.00	360	357	6 R	37.82% 0.00	698 702	18.45%
Total:	2,402	662,761,389 100.00%	100.00%	275,920.64	6.162%	78.24%	360	357 3 3	6	3 37.82%	869	18,44%
Minimum: 1.000%												
Maximum: 2.000%												
Weighted Average: 1.001%		-										

Interest Only	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO	Full Doc %
Interest In Arrears	483	139,310,520	16.48%	288,427.58	6.324%	74.19%	338	336	7	39.43%	685	22.22%
Interest Only	2,297	705,845,878	83.52	307,290.33	6.106	99'9'	360	357	3	37.23	704	20.75
Total:	2,780	845,156,398	100.00%	304,013.09	6.142%	76.25%	356	354	7	37.58%	701	20.99%

Pool Summary	COUNT	UPB	%	AVG UPB	WAC		LTV OTERM WAM AGE	WAM	AGE	DTI	FICO	FICO Full Doc %
Conforming	1,215	226,581,606 100.00%	100.00%	186,486.92	6.434%	73.03%	360	357	3	38.23%	701	24.28%
Total:	1,215	226,581,606 100.00%	100.00%	186,486.92	6.434%	73.03%	360	357	6	38.23%	701	24.28%
AVG UPB: \$186,486,92 MIN UPB: \$40,000.00 MAX UPB: \$65,000.00 GROSS WAC: 6.43464725% MIN RATE: \$1.000% MIN RATE: \$10.00% MIN ORIG LTV: \$10.61% MAX ORIG TERM: \$60 MAX ORIG TERM: \$60 MAX ORIG TERM: \$60 MAX ORIG TERM: \$60 MAX WARH: \$35 % SFPUD: \$2.37% % CASHOUT: \$4.28% % CASHOUT: \$4.28% % EUL/ALT: \$24.28% % FUL/ALT: \$24.28% % FUL/ALT: \$4.38% % FUL/ALT: \$4.38% % FICO > 679: 63.58% % NO FICO: \$0.00% % FIRST LIEN: \$100.00% % PREPAY PENALTY: 72.12% CALIFORNIA %: \$3.07% NORTH CA %: \$4.96% SOUTH CA %: \$4.96% \$50 THR CA %: \$2.7.11% % Fixed: \$100.00% % Am: \$0.00% % Fixed: \$100.00%												

Product Type	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO	Full Doc %
30YR FXD	593	108,903,160	48.06%	183,647.82	6.405%	70.57%	360	357	8	38.62%	701	20.75%
30YR FXD - 60 MONTH 10	œ	2,088,160	0.92	261,020.00	6.150	78.96	360	357	က	43.88	206	42.48
30YR FXD -120 MONTH IO	614	115,590,286	51.01	188,257.79	6.468	75.24	360	358	7	37.78	701	27.28
Total:	1,215	226,581,606	100.00%	186,486.92	6.434%	73.03%	360	357	9	38.23%	701	24.28%

Je UBS Investment

OPMAC05-4 GROUPII

Original Balance	COUNT	OPB	%	AVG 0PB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO	Full Doc %
\$25,000.01 - \$50,000.00	13	\$590,175,00	0.26%	45,398.08	7.022%	53.82%	360	357	ĸ	27.01%	712	16.37%
\$50.000.01 - \$75.000.00	20	3,332,186.00	1.47	66,643.72	806'9	69.08	360	357	ť	35.45	707	29.88
\$75,000.01 - \$100.000.00	104	9,194,240,00	4.05	88,406.15	889'9	71.85	360	358	7	37.48	869	30.03
\$100,000.01 - \$125,000.00	186	21,058,346.00	9.27	113,216.91	6.659	75.98	360	357	Ę	38.07	704	28.57
\$125,000,01 - \$150,000.00	191	22,160,579.00	9.75	137,643.35	6.565	73.43	360	357	6	38.33	705	28.77
\$150,000,01 - \$175,000.00	128	20,703,799.00	9.11	161,748.43	6.543	75.01	360	358	7	38.68	669	25.64
\$175,000.01 - \$200,000.00	106	19,837,164,00	8.73	187,143.06	6.474	73.60	360	357	m	37.34	069	26.42
\$200,000.01 - \$225,000.00	105	22,284,418.00	9.81	212,232.55	6.403	72.76	360	357	٣	39,27	069	31.31
\$225,000.01 - \$250,000.00	99	15,543,747.00	6.84	239,134.57	6.373	71,29	360	358	7	38.01	702	18.61
\$250,000.01 - \$275,000.00	82	21,492,972.00	9.46	262,109.41	6.434	73.19	360	358	7	38.36	700	19.53
\$275,000.01 - \$300.000.00	77	20,752,709.00	9.13	288,232.07	6.266	71.02	360	357	9	37.57	705	16.64
\$300,000.01 - \$325,000.00	46	14,427,537.00	6.35	313,642.11	6.256	71.57	360	358	7	39.82	704	17.35
\$325,000.01 - \$350,000.00	45	15,287,543.00	6.73	339,723.18	6.187	73.29	360	358	7	38.37	705	28.95
\$350,000.01 - \$375,000.00	25	8,918,281.00	3.92	356,731.24	6.370	74.30	360	357	9	38.49	703	19,96
\$375,000.01 - \$400,000.00	6	3,466,100.00	1.53	385,122.22	6.227	70,65	360	357	۳	43.47	708	21.92
\$400,000.01 - \$425,000.00	9	2,456,500.00	1.08	409,416.67	080'9	72.31	360	358	7	37.76	730	0.00
\$425,000.01 - \$450,000.00	7	3,089,460.00	1.36	441,351.43	6.170	73.01	360	357	e	40.78	889	28.71
\$450,000.01 - \$475,000.00	2	926,000.00	0.41	463,000.00	6.058	65.90	360	356	4	31.50	765	20.76
\$475,000.01 - \$500,000.00	-	491,000.00	0.22	491,000.00	6.500	79.84	360	358	74	43.65	645	0.00
\$550,000.01 - \$575,000.00	-	556,000.00	0.24	556,000.00	6,250	80.00	360	358	7	16.16	761	0.00
\$650,000.01 - \$675,000.00	1	665,000.00	0.29	665,000.00	6.500	70.00	360	356	4	36.40	191	00.00
Total:	1,215	\$227,233,756.00 100.00%	100.00%	187,023.67	6.435%	73.03%	360	357	3	38.24%	701	24.27%
Minimum: \$40,000.00												
Maximum: \$665,000.00												

The UBS Investment

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Unpaid Balance	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO	Full Doc %
\$25,000.01 - \$50,000.00	13	587,618	0.26%	45,201.35	7.021%	53.79%	360	357	65	27.01%	712	16.31%
\$50,000,01 - \$75,000,00	20	3,320,146	1.47	66,402,91	6.907	69.07	360	357	6	35,46	707	29.88
\$75,000.01 - \$100,000.00	104	9,159,863	4.04	88,075.61	6.688	71.84	360	358	7	37.48	869	30.02
\$100.000.01 - \$125.000.00	186	20,996,580	9.27	112,884.84	6.659	75.98	360	357	33	38.07	704	28.58
\$125,000.01 - \$150,000.00	162	22,249,384	9.82	137,341.87	9/5/9	73.46	360	357	6	38.24	705	28.60
\$150,000.01 - \$175,000.00	133	21,549,177	9.51	162,023.88	6.558	75.46	360	357	8	38.65	669	25.41
\$175,000.01 - \$200,000.00	102	19,133,524	8.44	187,583.57	6.429	73.14	360	357	6	37.54	689	28.54
\$200.000.01 - \$225.000.00	105	22,275,894	9.83	212,151.37	6,422	72.50	360	357	٣	39.00	169	29.46
\$225,000,01 - \$250,000,00	63	15,046,450	6.64	238,832,53	6.356	71.45	360	358	7	38.27	702	19.17
\$250,000.01 - \$275,000.00	98	22,536,013	9.95	262,046.66	6,425	72.95	360	358	7	38.38	869	19.82
\$275,000.01 - \$300.000.00	89	19,598,035	8.65	288,206,40	6.267	71.19	360	358	7	37.49	707	16.18
\$300.000.01 - \$325.000.00	47	14,714,781	6.49	313,080.45	6.256	70.87	360	358	7	39.82	705	16.95
\$325,000.01 - \$350,000.00	47	15,969,600	7.05	339,778.72	6.188	74.13	360	358	7	38.75	206	27.65
\$350,000.01 - \$375,000.00	22	7,842,427	3.46	356,473.95	6.392	74.14	360	358	7	37.82	669	22.64
\$375,000.01 - \$400.000.00	10	3,849,223	1.70	384,922.34	6.255	71.20	360	357	9	42.46	713	19.73
\$400,000.01 - \$425,000.00	9	2,472,100	1.09	412,016.67	6.127	73.07	360	358	7	37.85	721	0.00
\$425,000.01 - \$450,000.00	9	2,653,163	1.17	442,193.78	6.077	71.91	360	357	9	40.78	687	33,43
\$450,000.01 - \$475,000.00	7	919,034	0.41	459,517.18	6.058	65.91	360	356	4	31.50	765	50.74
\$475,000,01 - \$500,000.00	-	491,000	0.22	491,000.00	6.500	79.84	360	358	7	43.65	645	0.00
\$550,000.01 - \$575,000.00	-	552,594	0.24	552,594.35	6.250	80.00	360	358	7	16.16	761	0.00
\$650,000.01 - \$675,000.00	-	665,000	0.29	665,000.00	6.500	70.00	360	356	4	36.40	191	0.00
Total:	1,215	226,581,606	100.00%	186,486,92	6.434%	73.03%	360	357	3	38.23%	701	24.28%
Minimum: \$40,000.00						٠						
Maximum: \$665,000.00												

OPMAC05-4 Grouph

4.751% - 5.000% 3 776,700 0.34% 258,900.00 5.000% 68.93% 360 358 5.001% - 5.250% 5 984,350 0.43 196,870.00 5.191 65.30 360 358 5.501% - 5.550% 71 15,327,362 6.77 2.15,878.34 5.707 64.10 360 386 5.501% - 5.550% 216 46,917,342 6.77 2.17,198.04 5.97 64.10 360 386 6.001% - 6.250% 216 46,914,133,130 19.92 184,971.84 6.07 71.84 360 357 6.251% - 6.500% 224 45,133,130 19.92 184,971.84 6.445 75.96 360 357 6.51% - 6.500% 6.3 9,750,25 11 18,601,98 8.11 75.96 6.00 360 357 6.51% - 6.500% 6.3 9,750,25 11 18,601,94 5.97 6.07 71.84 360 357 6.51% - 6.500% 6.3 9,750,25 11 </th <th>Gross Rate</th> <th>COUNT</th> <th>UPB</th> <th>%</th> <th>AVG UPB</th> <th>WAC</th> <th>LTV</th> <th>OTERM</th> <th>WAM</th> <th>AGE</th> <th>DTI</th> <th>FICO</th> <th>Full Doc %</th>	Gross Rate	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO	Full Doc %
5 984,350 0,43 196,870,00 5.191 65.30 360 21 5,569,770 2.33 250,941.41 5.468 56.22 360 216 46,914,777 20.71 211,198.04 5.97 66.00 360 18 37,566,17 10,92 184,971.84 6.47 71.84 360 155 25,935,218 11.45 167,323.99 6.688 77.81 360 63 9,750,255 4.30 184,215.99 6.698 77.81 360 48 6,836,477 3.02 142,426.60 7.449 81.00 360 44 6,486,477 3.02 142,426.60 7.499 81.00 360 44 6,486,477 3.02 142,426.60 7.499 81.00 360 44 6,486,477 3.02 147,699.93 7.689 80.63 360 44 4,404,791 1.86 175,199.63 7.898 80.63 360 4 4,33,208 0.19 108,301.94 8.46 84.12 360 <tr< td=""><td>4.751% - 5.000%</td><td>6</td><td>776,700</td><td>0.34%</td><td>258,900.00</td><td>5.000%</td><td>68.93%</td><td>360</td><td>359</td><td>-</td><td>30.63%</td><td>715</td><td>42.68%</td></tr<>	4.751% - 5.000%	6	776,700	0.34%	258,900.00	5.000%	68.93%	360	359	-	30.63%	715	42.68%
21 \$,269,770 2,33 250,941.41 \$,468 \$6.22 360 71 15,377,362 6.76 215,878.34 5.707 64.10 360 216 46,914,77 20.71 217,186.04 5.927 66.00 360 188 37,266,017 16,45 198,23.49 6.207 71.84 360 155 25,935,218 11,45 167,323.99 6.688 77.81 360 63 9,750,255 4.30 154,765.95 7.191 80.80 360 48 6,836,477 3.02 142,426.60 7.449 81.00 360 44 6,498,797 1.86 175,199.63 7.689 80.03 360 44 4,204,777 3.02 142,426.60 7.499 81.00 360 44 4,204,777 3.02 142,426.60 7.499 80.00 360 44 4,204,777 3.02 175,199.63 7.689 80.00 360 44 4,204,777 3.02 17,699 8.246 84.12 360	5.001% - 5.250%	ĸ	984,350	0.43	196,870.00	5.191	65.30	360	358	7	31.48	717	00.0
71 15,327,362 6.76 215,878.34 5.707 64.10 360 216 46,914,777 20.71 217,198.04 5.927 66.00 360 188 37,266.017 16.45 198,213.49 6.207 71.84 360 155 25,935,218 1145 164,313.99 6.688 77.81 360 63 9,750,255 4.30 154,765.95 7.191 80.80 360 48 6,836,477 3.02 142,456.60 7.499 81.00 360 44 6,498,797 2.87 147,456.99 7.897 80.03 360 44 4,204,791 1.86 175,199.63 7.898 80.63 360 4 4,204,797 2.87 147,456.90 7.898 80.63 360 3 637,946 0.28 212,648.75 8.674 80.00 360 3 359,825 0.16 119,941.65 8.916 89.96 360 3	5.251% - 5.500%	21	5,269,770	2.33	250,941,41	5.468	56.22	360	358	7	33.46	715	26.88
216 46,914,777 20.71 217,198.04 5.927 66.00 360 188 37,266,017 16.45 198,213.49 6.207 71.84 360 244 45,133,130 19.92 184,971.84 6.445 75.96 360 155 25,935,13 1145 116,732.99 6.688 77.81 360 63 9,750,255 4.30 154,765.95 7.191 80.80 360 48 6,836,477 3.02 142,426.60 7.49 81.00 360 44 6,498,797 2.87 147,659.93 7.687 82.29 360 44 4,204,791 1.86 175,195.63 7.89 80.63 360 4 4,204,791 1.86 175,195.63 7.89 80.63 360 4 4,33,208 0.19 108,301.94 8.456 80.00 360 3 637,946 0.28 212,648.75 8.674 80.00 360 1 1,315,964 0.06 119,941.65 8.916 89.96 360 <t< td=""><td>5.501% - 5.750%</td><td>71</td><td>15,327,362</td><td>9.76</td><td>215,878.34</td><td>5.707</td><td>64.10</td><td>360</td><td>358</td><td>7</td><td>37.00</td><td>716</td><td>40.70</td></t<>	5.501% - 5.750%	71	15,327,362	9.76	215,878.34	5.707	64.10	360	358	7	37.00	716	40.70
188 37,266,017 16,45 198,223.49 6.207 71.84 360 244 45,133,130 19,92 184,971.84 6.445 75.96 360 155 25,935,218 11,45 167,585.42 6.688 77.81 360 63 9,750,255 8.21 167,585.42 6.914 78.78 360 48 6,836,477 3.02 142,426.60 7.49 81.00 360 44 6,898,797 2.87 147,699.93 7.687 82.29 360 4 4,204,791 1.86 175,199.63 7.898 80.63 360 4 4,33,208 0.19 108,301.94 8.153 360 3 637,946 0.19 108,301.94 8.674 80.00 360 3 359,825 0.16 119,941.65 8.916 89.96 360 1,215 226,581,606 100.00% 186,486.92 6,434% 73.03% 360	5.751% - 6.000%	216	46,914,777	20.71	217,198.04	5.927	99.00	360	358	7	38.27	713	25.15
244 45,133,130 19.92 184,971.84 6.445 75.96 360 155 25,935,218 11.45 167,323.99 6.688 77.81 360 63 9,750,255 4.30 187,653.5 7.191 80.80 360 44 6,4836,477 3.02 142,426.60 7.499 81.00 360 24 4,204,791 1.86 175,193.63 7.898 80.63 360 11 1,517,038 0.67 137,912.54 8.153 78.85 360 4 433,208 0.19 108,301.94 8.446 84.12 360 3 637,946 0.28 212,648.75 8.674 80.00 360 3 537,946 0.28 212,648.75 8.916 89.96 360 1 133,964 0.06 113,963.52 10.000 80.00 360 1,215 226,581,606 100,00% 186,486.92 6.434% 73.03% 360	6.001% - 6.250%	188	37,266,017	16.45	198,223.49	6.207	71.84	360	357	9	37.31	206	19,99
155 25,935,218 11.45 167,323.99 6.688 77.81 360 111 18,601,982 8.21 167,585.42 6.914 78.78 360 48 6,836,477 3.02 142,426.60 7.49 81.00 360 24 4,408,797 2.87 147,699.93 7.89 80.00 360 11 1,517,038 0.67 137,912.54 8.153 78.85 360 4 433,208 0.19 108,301.94 8.446 84.12 360 3 637,946 0.28 212,648.75 8.674 80.00 360 3 539,825 0.16 119,941.65 8.916 89.96 360 1,215 226,581,606 100,00% 186,486.92 6.434% 73.03% 360	6.251% - 6.500%	244	45,133,130	19.92	184,971.84	6.445	75.96	360	357		39.46	969	26.79
111 18,601,982 8.21 167,585.42 6.914 78.78 360 63 9,750,255 4.30 154,765.95 7.191 80.80 360 44 6,498,797 2.87 147,495.93 7.687 82.29 360 11 1,517,038 0.19 175,199.63 7.898 80.63 360 4 433,208 0.19 108,301.94 8.446 84.12 360 3 637,946 0.28 212,648.75 8.674 80.00 360 1 133,944 0.06 119,941.65 8.996 360 1,215 226,581,606 100,00% 186,486.92 6,434% 73.03% 360 1,215 226,581,606 100,00% 186,486.92 6,434% 73.03% 360 1,215 226,581,606 100,00% 186,486.92 6,434% 73.03% 360 1,215 226,581,606 100,00% 186,486.92 6,434% 73.03% 360 1,215 226,581,606 100,00% 186,486.92 6,434% 73.03% 360 1,215 226,581,606 100,00% 186,486.92 6,434% 73.03% 360 1,215 226,581,606 100,00% 186,486.92 6,434% 73.03% 360 1,215 226,581,606 100,00% 186,486.92 6,434% 73.03% 360 1,215 226,581,606 100,00% 186,486.92 6,434% 73.03% 360 1,215 226,581,606 100,00% 186,486.92 6,434% 73.03% 360 1,215 226,581,606 100,00% 186,486.92 6,434% 73.03% 360 1,215 226,581,606 100,00% 186,486.92 6,434% 73.03% 360 1,215 226,581,606 100,00% 186,486.92 6,434% 73.03% 360 1,215 226,581,606 100,00% 186,486.92 6,434% 73.03% 360 2,215 226,581,606 20,215 20,2	6.501% - 6.750%	155	25,935,218	11.45	167,323.99	6.688	77.81	360	357	9	39.02	695	27.12
63 9,750,255 4,30 154,765.95 7.191 80.80 360 48 6,836,477 3,02 142,426.60 7,449 81.00 360 44 6,498,797 2.87 147,699.33 7.687 82.29 360 24 4,204,791 1.86 175,199.63 7.898 80.63 360 4 4,31,703 0.19 108,301.94 8.153 78.85 360 3 637,946 0.28 212,648.75 8.674 80.00 360 3 359,825 0.16 119,941.65 8.916 89.96 360 1,215 226,581,606 100,00% 186,486.92 6,434% 73.03% 360	6.751% - 7.000%	===	18,601,982	8.21	167,585.42	6.914	78.78	360	357	9	39.60	687	20.27
48 6,836,477 3.02 142,426.60 7.449 81.00 360 44 6,498,797 2.87 147,699.93 7.687 82.29 360 24 4,204,791 1.86 175,199.63 7.898 80.63 360 4 4,33,208 0.19 108,301.94 8,446 84.12 360 3 537,946 0.18 113,946,5 8.07 80.00 360 3 359,825 0.16 119,941.65 8.916 89.96 360 1,215 226,581,606 100,00% 186,486,92 6,434% 73.03% 360	7.001% - 7.250%	63	9,750,255	4.30	154,765.95	7.191	80.80	360	357	33	38.31	689	24.81
44 6,498,797 2.87 147,699.93 7.687 82.29 360 24 4,204,791 1.86 175,199.63 7.898 80.63 360 11 1,517,038 0.67 137,912.54 8.153 78.85 360 4 433,208 0.19 108,301.94 8.46 84.12 360 3 637,946 0.28 212,648.75 8.674 80.00 360 1 133,964 0.06 119,941.65 8.916 89.96 360 1,215 226,581,606 100,00% 186,486,92 6.434% 73.03% 360	7.251% - 7.500%	48	6,836,477	3.02	142,426.60	7.449	81.00	360	357	9	36.98	969	19.34
24 4,204,791 1.86 175,199.63 7.898 80,63 360 11 1,517,038 0.67 137,912.54 8.153 78.85 360 3 433,208 0.19 108,301.94 8.446 84.12 360 3 567,946 0.28 212,648.75 8.674 80.00 360 1 133,963 0.06 133,963.52 10.00 80.00 360 1,215 226,581,606 100,00% 186,486,92 6.434% 73,03% 360	7.501% - 7.750%	4	6,498,797	2.87	147,699.93	7.687	82.29	360	358	7	39.43	069	8.72
11 1,517,038 0,67 137,912.54 8.153 78.85 360 4 433,208 0.19 108,301.94 8.446 84.12 360 3 637,946 0.28 212,648.75 8.674 80.00 360 1 133,964 0.06 113,963.52 10.000 80.00 360 1,215 226,581,606 100,00% 186,486,92 6.434% 73,03% 360	7.751% - 8.000%	24	4,204,791	1.86	175,199.63	7.898	80.63	360	357	٣	41.29	969	7.44
4 433,208 0.19 108,301.94 8.446 84.12 360 3 637,946 0.28 212,648.75 8.674 80.00 360 3 359,825 0.16 119,941.65 8.916 89.96 360 1 133,964 0.06 113,963.52 10.000 80.00 360 1,215 226,581,606 100,00% 186,486.92 6.434% 73.03% 360	8.001% - 8.250%	11	1,517,038	0.67	137,912.54	8.153	78.85	360	357	6	34.85	658	9.72
3 637,946 0.28 212,648.75 8.674 80.00 360 3 359,825 0.16 119,941.65 8.916 89.96 360 1 133,964 0.06 133,963.52 10.000 80.00 360 1,215 226,581,606 100,00% 186,486.92 6.434% 73.03% 360	8,251% - 8,500%	4	433,208	0.19	108,301.94	8,446	84.12	360	357	6	20.27	653	26.47
6-9,000% 3 359,825 0.16 119,941.65 8.916 89.96 360 6-10.000% 1 133,964 0.06 133,963.52 10.000 80.00 360 1,215 226,581,606 100.00% 186,486,92 6,434% 73.03% 360 1um: 5.000%	8.501% - 8.750%	3	637,946	0.28	212,648.75	8.674	80.00	360	357	က	23.55	657	0.00
6-10.000% 1 133,964 0.06 133,963.52 10.000 80.00 360 360 1,215 226,581,606 100.00% 186,486,92 6,434% 73.03% 360 1um: 5.000%	8.751% - 9.000%	6	359,825	0.16	119,941.65	8.916	89.96	360	358	7	37.76	627	0.00
1,215 226,581,606 100.00% 186,486,92 6,434% 73.03% 360 num: 5.000%	9.751% - 10.000%	-	133,964	90.0	133,963.52	10.000	80.00	360	357	3	16.87	929	0.00
Minimum: 5.000%	Total:	1,215	226,581,606	100.00%	186,486.92	6.434%	73.03%	360	357	ю.	38.23%	701	24.28%
Maximum: 10 000%	Minimum: 5.000%												

Original Term to Maturity	COUNT	UPB	%	AVG UPB	WAC	LTV	WAC LTV OTERM	WAM	AGE	DTI	FICO	DTI FICO Full Doc %
360	1,215	226,581,606 100.00%	100.00%	186,486.92	6.434%	73.03%	360	360 357 3	6	38.23%	701	24.28%
Total:	1,215	226,581,606 100.00%	100,00%	186,486.92	6.434%	73.03%	360	357 3	3	38.23%	701	24.28%
Minimum: 360												
Maximum: 360												

Remaining Term to Stated Maturity	COUNT	UPB	%	AVG UPB	WAC		LTV OTERM	WAM AGE	AGE	DTI	FICO	DTI FICO Full Doc %
301 - 360	1,215	226,581,606 100.00%	00.00%	186,486.92	6.434%	73.03%	360	357	3	360 357 3 38.23%	701	24.28%
Total:	1,215	226,581,606 100.00%	%00'00	186,486.92	6.434%	73.03%	360	357 3 38		38.23%	701	24.28%
Minimum: 353 Maximum: 359	*** **********************************											

Je UBS Investment

OPMAC05-4 GROUPII

Seasoning	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO	FICO Full Doc %
	219	41.845.488	18.47%	191,075,29	6.303%	73.36%	360	359		37.34%	701	24.85%
. 2	347	61,914,698	27.33	178,428.52	6.504	73.14	360	358	7	37,27	697	19,55
i- (1 7	460	90,010,219	39.73	195,674.39	6.402	72.70	360	357	က	38,68	704	22.49
. 4	159	28,539,871	12.60	179,496.04	6.537	72.76	360	356	4	40.29	669	39.58
· 1/1	27	4,002,373	1.77	148,236.04	6.683	77.35	360	355	ĸ	38.40	716	18.57
ı ve	74	154,297	0.07	77,148.35	6.366	73.25	360	354	9	43.47	629	73.37
7	1	114,660	0.05	114,659.77	8.400	70.24	360	353	7	28.27		100.00
Total:	1,215		100.00%	186,486,92	6.434%	73.03%	360	357	- 1	3 38.23%	701	24.28%
Minimum: 1 Maximum: 7												

DTI	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO	Full Doc %
%== 0.000%	349	64,351,125	28.40%	184,387.18	9	67.14%	360	357	9	0.00%	700	%00.0
1.001% - 6.000%	1	90,365	0.04	90,365.00		74.41	360	359	-	5.25	704	100.00
6.001% - 11.000%	4	460,310	0.20	115,077.38	6.755	68.71	360	358	7	9.95	726	18.40
11.001% - 16.000%	10	1,305,827	0.58	130,582.69	6.141	69.87	360	358	7	13.57	727	16.22
16.001% - 21.000%	22	3,940,759	1.74	179,125.39	6.353	68,65	360	357	3	18.34	730	32.21
21,001% - 26,000%	37	967,009,9	2,91	178,386,38	6,359	70.43	360	358	7	24.16	715	36,27
26.001% - 31.000%	81	14,633,047	6.46	180,654.91	6.321	72.26	360	358	7	28.69	715	26.38
31.001% - 36,000%	159	30,542,378	13.48	192,090.43	6.409	76.05	360	357	ဗ	33.76	206	33.91
36.001% - 41.000%	219	41,308,664	18.23	188,624.04	6.429	76.27	360	357	ĸ	38.67	694	30.28
41,001% - 46,000%	214	41,717,697	18.41	194,942.51	6.389	77.56	360	358	7	43.39	869	33.97
46,001% - 51,000%	82	14,648,185	6.46	178,636.41	6.478	74.60	360	357	9	48.02	969	42.95
51,001% - 56,000%	22	4,138,163	1.83	188,098.30	6.367	69.69	360	357	æ	53.10	684	52.94
56.001% - 61.000%	14	2,602,737	1.15	185,909.79	6.492	76.38	360	357	က	58.23	716	61.19
61,001% - 66,000%	-	242,053	0.11	242,053.21	90009	65.00	360	357	3	62.74	710	0.00
Total:	1,215	226,581,606	100.00%	186,486.92	6.434%	73.03%	360	357	3	38.23%	701	24.28%
Minimum: 0.00%												
Maximum: 62.74%												
Wtd Ave: 38.23%												-

(Section 1997) Investment (Section 1997)

OPMAC05-4 GROUPII

	0.000											
FICO Scores	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO	Full Doc %
530 - 539	1	114,660	0.05%	114,659.77	8.400%	70.24%	360	353	7	28.27%	533	100.00%
580 - 589	7	1,315,075	0.58	187,867.91	6,625	54.75	360	358	7	43.68	582	45.02
590 - 599	7	355,289	0.16	177,644.32	7.350	76.79	360	359	-	34.08	296	08.09
600 - 009	4	735,706	0.32	183,926.49	6.774	74.68	360	358	7	38.61	607	67.19
610 - 619	¥6	1,233,626	0.54	246,725.15	6.156	72.48	360	358	7	45.03	615	44.83
620 - 629	37	6,591,751	2.91	178,155.44	6.627	69.82	360	358	7	39.59	625	25.27
630 - 639	62	12,954,872	5.72	208,949.55	6.628	72.91	360	357	3	38.56	635	24.16
640 - 649	2/2	14,114,863	6.23	185,721.88	6.544	70.65	360	357	6	39.21	645	11.84
650 - 659	82	14,557,049	6.42	177,524.99	6.597	73.58	360	358	7	39.52	654	24.17
699 - 099	08	13,350,110	5.89	166,876.38	6.478	72.58	360	358	7	37.91	664	20.65
620 - 679	94	17,199,398	7.59	182,972.31	6.455	75.04	360	357	က	38.75	674	22.12
689 - 089	107	21,195,721	9.35	198,090.86	6.496	75.13	360	357	6	40.07	684	19.06
669 - 069	88	15,724,365	6.94	178,685.96	6.597	73.67	360	358	7	36.74	695	11.18
700 - 709	99	11,981,050	5.29	181,531.06	6.455	74.36	360	358	7	37.43	705	20.63
710 - 719	64	11,994,190	5.29	187,409.22	6.388	71.49	360	358	7	39.56	714	19.08
720 - 729	5	14,134,446	6.24	178,917.04	6.362	76.82	360	357	ťΩ	39.05	724	31.55
730 - 739	19	12,386,209	5.47	203,052.60	6.205	73.09	360	357	6	39.46	735	38.84
740 - 749	17	13,734,949	90'9	193,449.98	6.390	75.44	360	358	7	37.58	744	24.58
750 - 759	54	10,012,880	4.42	185,423.70	6,186	72.98	360	358	7	36.14	754	30.52
692 - 092	46	9,201,907	4.06	200,041.46	6,386	72.84	360	357	۳	37.05	764	23.99
977 - 779	46	8,629,379	3.81	187,595.19	6.235	71.13	360	357	m	37.24	775	21.62
780 - 789	42	7,947,439	3.51	189,224.73	6,148	68.74	360	357	٣	32.24	784	46.47
790 - 799	24	4,433,826	1.96	184,742.75	6,287	68.00	360	357	٣	36.69	793	35.01
800 - 809	13	2,058,887	0.91	158,375.94	6.255	71.41	360	357	3	30.65	804	41.60
810 - 819	9	520,673	0.23	173,557.75	5,766	46.41	360	358	7	33.40	816	0.00
820 - 829	-	103,287	0.05	103,287.40	5.750	28.15	360	357	3	31.31	821	100.00
Total:	1,215	226,581,606 100.00%	100.00%	186,486.92	6.434%	73.03%	360	357	က	38.23%	701	24.28%

Westment OBS Investment

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Loan to Value Ratio	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO	Full Doc %
10.01% - 15.00%	7	425,000	0.19%	212,500.00	6.390%	11.04%	360	356	4	0.00%	171	0.00%
15.01% - 20.00%	4	400,607	0.18	100,151.86	6.136	15.58	360	358	7	19,00	693	12.38
20.01% - 25.00%	7	848,103	0.37	121,157.51	5.985	22.44	360	358	7	40.50	705	33.62
25.01% - 30.00%	6	1,409,954	0.62	156,661.59	5.859	17.27	360	358	7	22.99	735	7.33
30.01% - 35.00%	7	1,240,235	0.55	177,176.42	5.850	33.41	360	357	9	41.76	706	11.58
35.01% - 40.00%	91	2,681,840	1.18	167,614.97	6.112	37.78	360	357	6	34.68	718	12.68
40.01% - 45.00%	28	5,189,583	2.29	185,342.26	5.919	42.22	360	358	7	35.24	703	7.86
45.01% - 50.00%	45	7,319,974	3.23	162,666.09	6.055	47.44	360	358	7	37.10	711	15.31
50.01% - 55.00%	33	6,975,692	3.08	211,384.59	5.968	52.58	360	358	7	34.94	708	21.34
55.01% - 60.00%	99	14,372,515	6.34	217,765.38	6.113	57.86	360	357	6	35,99	685	3.35
60.01% - 65.00%	75	15,240,971	6.73	203,212.95	6.136	63.34	360	357	6	37.93	694	12.89
65.01% - 70.00%	73	15,895,212	7.02	217,742.64	6.303	68.99	360	358	7	36.41	702	19.70
70.01% - 75.00%	92	11,911,206	5.26	156,726.40	6.602	73.37	360	357	33	37.81	869	33.13
75.01% - 80.00%	646	120,845,600	53,33	187,067.49	6.524	79.70	360	357	٣	38.89	701	28.02
80.01% - 85.00%	11	2,456,615	1.08	223,328.63	6.764	84.61	360	357	6	42.27	684	23.53
85.01% - 90.00%	61	10,300,467	4.55	168,860.12	6.779	89.59	360	357	æ	39,14	702	25.80
90.01% - 95.00%	43	6,652,599	2.94	154,711.60	7.175	94.97	360	358	7	37.50	712	30.71
95.01% - 100.00%	13	2,415,432	1.07	185,802.50	6.764	100.00	360	358	7	38.10	729	100.00
Total:	1,215	226,581,606 100.00%	100.00%	186,486.92	6.434%	73.03%	360	357	3	38.23%	701	24.28%
Minimum: 10.61												
Maximum. 100 00												

Combined Loan To Value Ratio	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	ITa	FICO	Full Doc %
10.01% - 15.00%	7	425,000	0.19%	212,500.00	6.390%	11.04%	360	356	4	0.00%	171	%00.0
15.01% - 20.00%	4	400,607	0.18	100,151.86	6.136	15.58	360	358	7	19.00	693	12.38
20.01% - 25.00%	vo	533,103	0.24	106,620.51	6.028	22.21	360	358	7	40.50	869	53.48
25.01% - 30.00%	•	1,061,933	0.47	132,741.57	5.976	27.76	360	357	9	22.99	722	9.73
30.01% - 35.00%	6	1,760,895	0.78	195,654.98	5.790	29.95	360	358	7	43.23	722	8.15
35.01% - 40.00%	91	2,681,840	1.18	167,614.97	6.112	37.78	360	357	3	34,68	718	12.68
40.01% - 45.00%	28	5,189,583	2,29	185,342.26	5.919	42.22	360	358	7	35.24	703	7.86
45.01% - 50.00%	43	6,649,945	2.93	154,649.88	6.087	47.53	360	358	7	37.49	707	11.49
50.01% - 55.00%	31	6,543,769	2.89	211,089.34	5.967	52.57	360	358	7	34.92	708	19.37
55.01% - 60.00%	61	13,734,188	90'9	225,150.63	6.107	57.86	360	358	7	36.23	684	3,51
60.01% - 65.00%	99	14,525,542	6.41	220,083.97	6.110	62.96	360	357	٣	38.05	692	11.66
65.01% - 70.00%	54	13,257,430	5.85	245,507.97	6.207	68.02	360	357	٣	36.18	703	15.67
70.01% - 75.00%	47	9,438,880	4.17	200,827.23	6.418	72.50	360	357	60	38.89	700	32.78
75.01% - 80.00%	219	44,867,362	19.80	204,873.80	6.477	79.21	360	357	'n	40.21	694	28.40
80.01% - 85.00%	13	2,766,300	1.22	212,792.30	6.800	83.62	360	357	9	41.26	681	20.89
85.01% - 90.00%	120	22,536,590	9.95	187,804.92	6.724	83.19	360	357	9	37.95	703	19.32
90.01% - 95.00%	164	27,105,517	11.96	165,277.54	6.795	82.36	360	357	'n	37.02	705	28.56
95.01% - 100.00%	325	53,103,121	23.44	163,394.22	6.511	80.49	360	358	2	38.56	707	35.58
Total:	1,215	226,581,606	100.00%	186,486.92	6.434%	73.03%	360	357	е	38.23%	701	24.28%
Minimum: 10.61												
Maximum: 100.00												

The information herein has been provided solely by UBS Investment Bank. Neither the issuer of cerefficates now any of its affiliates makes any representation as to the accountagy or completeness of the information herein. The information contained herein will be superseded by the description of the mortgage toans contained and/or incorporated by reference in the Prospectus Supplement relating to the Cerificates and supersedes all information contained and superseded by the description of the mortgage toans contained by reference in the Prospectus Supplement relating to the Cerificates and supersedes all information contained and so contained by the description of the mortgage toans contained by reference in the Prospectus Supplement relating to the Cerificates and superseded by the description of the mortgage toans contained by reference in the Prospectus Supplement relating to the Cerificates and superseded by the description of the mortgage toans contained and or incorporated by reference in the Prospectus Supplement relating to the Cerificates and superseded by the description as operated and the contained and superseded by the description of the mortgage to the mortgage pool previously provided by UBS Investment Bank.

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GROUPII

21.96 19.98 10.16 14.97 14.97 14.97 14.97 12.104 12.104 12.103 12.66 13.46 13.66 13. Full Doc % 24.28% DTI 36.70 36.70 37.64 40.67 33.76 40.67 37.86 37.86 37.67 38.23% AGE WAM 357 OTERM 360 64.39% 11.72 17.30 17.30 17.30 17.30 17.36 17.36 17.36 17.36 17.36 17.36 17.36 17.36 17.43 17.43 17.43 17.43 17.43 17.43 17.43 17.43 17.43 17.43 17.43 17.43 17.43 17.43 17.43 17.43 17.43 17.50 17.43 73.03% 7.151 6.896 6.875 6.971 6.915 6.968 6.968 6.968 6.968 6.968 6.968 6.701 7.015 6.701 6.701 6.701 6.701 6.701 7.701 6.642 6.396 6.727 6.571 6.967 6.804 6.777 6.434% 6.360 237,472.93 155,547.86 269,498.89 163,579.98 253,197.57 195,245.07 146,460.02 143,860.67 158,001.71 100,520.38 322,465.83 214,917.74 130,472.81 173,049.10 129,355.62 114,822.36 129,802.53 152,601.28 187,695.86 133,575.00 132,737.50 253,849.40 152,013.20 128,417.26 186,486.92 AVG UPB 121,456.64 122,232.28 110,647.86 240,849.44 100,220.49 143,100.00 218,652.88 167,429.36 138,912.80 92,838.63 17,600.00 112,319.43 109,335.02 66,950,00 199,274.9 207,745.81 179,104.21 0.43 0.25 0.20 0.20 0.20 0.10 0.11 0.07 0.05 0.05 0.05 0.05 % 100.00% 72,666,716 41,531,277 20,212,417 13,249,978 12,463,214 8,259,051 6,419,681 3,402,980 2,917,169 2,785,173 2,733,431 1,903,980 1,738,019 1,738,019 1,708,846 1,708,846 1,612,329 1,504,424 1,435,201 1,344,555 1,038,295 6,362,316 4,384,048 963,398 574,112 519,210 464,193 457,804 375,392 267,150 265,475 253,849 152,013 115,010 117,600 111,319 109,335 3,852,518 9,531,679 .034.845 995,831 226,581,606 1,215 COUNT Geographic Concentration Nevada North Carolina Washington South Carolina New Hampshire Arkansas Kentucky Maine Missouri Nebraska Massachusetts Mississippi Rhode Island Pennsylvania Colorado New Mexico Connecticut Georgia New York New Jersey Minnesota Maryland Fennessee Wisconsin California Oklahoma Delaware Wyoming Michigan Alabama Virginia Arizona Florida **Minois** Hawaii Oregon **Texas** Alaska Total:

The information herein has been provided solely by UBS Investment Bank. Neither the issuer of certificates nor any of its affiliates makes any representation as to the accuracy or completeness of the information herein. The information contained herein will be superseded by the description of the morigage bons contained and/or incorporated by reference in the Prospectus Suptement relating to the Certificates and supersedes all information contained in any collateral term scheets relating to the mortgage pool previously provided by UBS Investment Bank.

North-South CA	COUNT	UPB	%	AVG UPB	WAC	ì	LTV OTERM WAM AGE	WAM	AGE	DTI	FICO	DTI FICO Full Doc %
North CA	49	11,236,132		229,308.81	5.953%	57.30%	360	357	3	31.93%	723	26.71%
South CA	257	61,430,585	27.11	239,029.51	6.103	65.68	360	357	8	38.38	702	14.31
States Not CA	606	153,914,890		169,323.31	6.602	77.11	360	357		38.54		28.08
Total:	1,215	226,581,606 100.00%	100,00%	186,486.92	6.434%	73.03%	360	357	3	360 357 3 38,23%	701	24.28%
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Zip Code Concemtration	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO	Full Doc %
30016	16	2,279,805	1.01%	142,487.80	6.572%	81.97%	360	358	7	37.56%	711	44.95%
93033	9	1,771,536	0.78	295,255,96	5.972	55.88	360	358	7	54.13	671	12.70
90201	4	1,344,706	0.59	336,176,56	6.029	69.26	360	357	e	31.98	969	0.00
85353	œ	1,238,505	0.55	154,813.09	8.678	79,37	360	357	E	38.96	869	13.84
30114	9	1,180,004	0.52	196,667.31	6.479	81.40	360	358	7	49.62	725	33.21
Other	1,175	218,767,051	96.55	186,184.72	6.438	73.02	360	357	9	38.21	701	24.32
Total:	1,215	226,581,606	100.00%	186,486.92	6.434%	73.03%	360	357	ĸ	38.23%	701	24.28%

Loan Purpose	TOLINE	IPR	%	AVG 11PB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO	Full Doc %
Purchase	069	115,539,212	50.99%	167,448.13	6.592%	79.04%	360	358	7	37,75%	117	25.85%
Refinance - Cashout	421	92,329,199	40.75	219,309.26	6.278	90.99	360	358	7	38.46	689	17.97
Refinance - Rate Term	104	18,713,195	8.26	179,934.57	6.231	70.65	360	357	3	40.28	669	45.75
Total:	1,215	226,581,606	100.00%	186,486.92	6.434%	73.03%	360	357	m	38.23%	701	24.28%

Document Type	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO	Full Doc %
Stated Income / Verified Assets	344	63,341,046	27.96%	184,130.95	6.472%	75.86%	360	358	7	37.45%	703	0.00%
Full Documentation Provided	312	55,017,639	24.28	176,338.59	6.329	77.24	360	357	e	39.19	707	100.00
No Income / No Asset	270	49,057,092	21.65	181,692.93	905.9	66.17	360	357	٣	51.79	_	0.00
Stated Income / Stated Asset	209	43,729,708	19.30	209,233.05	6.398	72.30	360	358	7	38.12	691	00'0
No Ratio	80	15,436,122	6.81	192,951.52	6.535	70.31	360	357	3	0.00	•	0.00
Total:	1,215	226,581,606	100.00%	186,486.92	6.434%	73.03%	360	357		38.23%	701	24.28%

Property Type	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO	Full Doc %
Single Family Residence	713	129,366,985	57.10%	181,440.37	6.408%	71.90%	360	357	က	39.03%	869	25.17%
PUD	329	57,275,516	25.28	174,089.72	6.487	77.04	360	358	7	37.63	702	25.54
2-4 Family	88	25,114,482	11.08	282,185.19	6.384	68.15	360	357	6	36,30	713	14.96
Condo	84	14,824,623	6.54	176,483.60	6.545	75.71	360	357	3	37.38	709	27.48
Total:	1.215	226,581,606	100.00%	186,486.92	6.434%	73.03%	360	357	E	38.23%	701	24.28%

Westment UBS Bank

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Occupancy	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM AGE	AGE	DTI	FICO	DTI FICO Full Doc %
Owner Occupied	939	180,965,631	79.87%	192,721.65	6.369%	73.25%	360	358	7	38.79%	869	24.98%
Non-Owner Occunied	223	37,373,589	16.49	167,594.57	6.694	70.57	360	357	33	36,13	716	19.55
Second Home	53	8,242,386	3,64	155,516.72	9.690	79.44	360	357	3	37.89	713	30.27
Total:	1,215	226,581,606	100,00%	186,486.92	6.434%	73.03%	360	357	3	38.23%	701	24.28%

Lien Position	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM AGE	AGE	DTI		FICO Full Doc %
	1,215	226,581,606 100.00%	100.00%	186,486.92	6.434%	73.03%	360	357	3	38.23%	701	24.28%
Total:	1,215	226,581,606	100.00%	186,486.92	6.434%	73.03%	360	357		38.23%	707	24,28%

Prepayment Penalty	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO	Full Doc %
0	342	63,164,632	27.88%	184,691,91	6.573%	73.83%	360	357		39.23%	702	36.13%
· \c	ĸ	1,072,340	0.47	214,468.02	5,759	71,33	360	357	33	33.92	716	48.05
. 12	88	22,550,548	9.95	253,376.94	6.493	69.69	360	357	9	40.93	169	20.22
24	128	20,918,934	9.23	163,429.17	6.516	74.28	360	357	6	36.39	704	18.49
36	999	103,174,716	45.54	182,287,48	6.351	72.35	360	358	7	37.57	700	18.23
09	85	15,700,437	6.93	184,711.02	6.282	77.59	360	358	2	37.39	714	28.33
Total:	1,215	226,581,606	100.00%	186,486.92	6.434%	73.03%	360	357	6	38.23%	701	24.28%
wa Term: 23,989												

Balloon Flag	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM WAM AGE	WAM	AGE	DTI	FICO	FICO Full Doc %
Not a Balloon Loan	1,215	226,581,606	100.00%	186,486.92	6.434%	73.03%	360	357	3	38.23%	701	24.28%
Total:	1,215	226,581,606 100.00%	100.00%	186,486.92	6.434%	73.03%	360	357 3	က	38.23%	701	24.28%

Originator	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO	FICO Full Doc %
Alterna Mortgage	15	2,432,789	1.07%	162,185.96	7.200%	77.64%	360	359	1	37.93%	169	0.00%
Avaris Capital	3	728,500	0.32	242,833,33	5.732	54.82	360	359	-	35.35	716	0.00
Equity Now, Inc.	22	5,803,890	2.56	263,813.20	6.577	62.56	360	356	4	44.84	687	22.69
Gateway Bank FSB	7.7	6,523,758	2.88	241,620.65	5.840	57.75	360	357	6	34.84	733	49.32
Mortgage Enterprise, Ltd.	9	1,858,747	0.82	309,791.24	6.590	76.96	360	357	ĸ	46.16	713	46.87
Onteum	974	177,390,413	78.29	182,125.68	6.461	74.10	360	358	7	37.73	700	21.38
Pemmtek Mortgage Services	3	569,644	0.25	189,881.39	7.483	76.99	360	357	e	39.17	889	30.09
Provident Bank	55	13,020,052	5.75	236,728.22	6.100	69.26	360	357	æ	39.13	716	28.55
Onicken Loans	1	11,764,862	5.19	152,790.42	6.517	76.76	360	356	4	43.07	689	61.43
Realty Mortgage Corp	11	1,448,429	0.64	131,675.40	6,442	76.42	360	355	v	40.36	737	24.32
Shearson Mortgage	4	882,974	0.39	220,743.45	6.297	64.55	360	356	4	37.52	730	23.87
Sun West Mortgage Co.	18	4,157,546	1.83	230,974.79	6.334	90.99	360	357	3	43.92	206	0.00
Total:	1.215	226,581,606	100,00%	186,486.92	6.434%	73.03%	360	357	6	38.23%	701	24.28%

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Gross Rate-ARMS												
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Gross Rate-FRMS	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO	Full Doc %
4.751% - 5.000%	ĸ	776,700	0.34%	258,900.00	5.000%	68.93%	360	359	-	30.63%	715	42.68%
5.001% - 5.250%	٧c	984,350	0.43	196,870.00	5.191	65.30	360	358	7	31.48	717	0.00
5.251% - 5.500%	21	5,269,770	2.33	250,941.41	5.468	56.22	360	358	7	33.46	715	26.88
5.501% - 5.750%	11	15,327,362	9.76	215,878,34	5.707	64.10	360	358	7	37.00	716	40.70
5.751% - 6.000%	216	46,914,777	20.71	217,198.04	5.927	99.99	360	358	7	38.27	713	25.15
6.001% - 6.250%	188	37,266,017	16.45	198,223.49	6.207	71.84	360	357		37.31	706	19,99
6.251% - 6.500%	244	45,133,130	19.92	184,971.84	6,445	75.96	360	357	6	39.46	969	26.79
6.501% - 6.750%	155	25,935,218	11.45	167,323.99	6.688	77.81	360	357	e	39.02	695	27.12
6.751% - 7.000%	111	18,601,982	8.21	167,585.42	6,914	78.78	360	357	٣	39.60	682	20.27
7.001% - 7.250%	63	9,750,255	4.30	154,765.95	7.191	80.80	360	357	က	38.31	689	24.81
7.251% - 7.500%	48	6,836,477	3.02	142,426.60	7.449	81.00	360	357	ŀΩ	36.98	969	19.34
7.501% - 7.750%	44	6,498,797	2.87	147,699.93	7.687	82.29	360	358	7	39.43	069	8.72
7.751% - 8.000%	24	4,204,791	1.86	175,199.63	7.898	80.63	360	357	6	41,29	969	7.44
8.001% - 8.250%	11	1,517,038	0.67	137,912.54	8.153	78.85	360	357	e	34.85	658	9.72
8.251% - 8.500%	4	433,208	0.19	108,301,94	8.446	84.12	360	357	e	20.27	653	26.47
8.501% - 8.750%	3	637,946	0.28	212,648.75	8.674	80.00	360	357	٣	23.55	657	0.00
8.751% - 9.000%	3	359,825	0.16	119,941.65	8,916	89.96	360	358	7	37.76	627	0.00
9.751% - 10.000%	1	133,964	90.0	133,963.52	10.000	80.00	360	357	3	16.87	959	0.00
Total:	1,215	226,581,606 100.00%	100.00%	186,486.92	6.434%	73.03%	360	357	က	38.23%	701	24.28%
Minimum: 5.000%												
Maximum: 10.000%												

Gross Margin	
Minimum Rate	
Maximum Rate	
Next Rate Reset Date	
Initial Rate Cap	
Periodic Rate Cap	

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OPMAC05-4 GROUPII

Interest Only	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO	FICO Full Doc %
Interest In Arrears	593	108,903,160	48.06%	183,647.82	6.405%	70.57%	360	357	٣	38.62%	701	20.75%
Interest Only	622	117,678,446	51.94	189,193.64	6.462	75.31	360	358	7	37.92	701	27.55
Total:	1 7 1 8	776 581 606 100 00%	100 00%	186 486 92	6 434%	73 03%	340	357	۳.	38.23%	701	

Pool Summary	COUNT	UPB	%	AVG UPB	WAC	LTV	LTV OTERM	WAM	AGE	DTI	FICO	FICO Full Doc %
Conforming	2,224	455,610,572	55.32%	204,860.87	6.223%	77.69%	360	357		37.62%	701	23.44%
Non-Conforming	969	367,913,752	44.68	529,372.31	6.074	74.94	359	357	2	36.93	206	19.60
Total:	2,919	823,524,324 100.00%	100.00%	282,125.50	6.157%	76.46%	360	357	3	37.32%	704	21.72%
AVG UPB: \$282,125.50		***, *										
MIN UPB: \$40,000.00												
MAX UPB: \$2,000,000.00												
GROSS WAC: 6.1567106911%												
MIN RATE: 3.875%		•										
MAX RATE: 9.875%												
MIN ORIG LTV: 10.61%												
MAX ORIG LTV: 100.00%												
MIN ORIG TERM: 180												
MAX ORIG TERM: 360												
MIN WAM: 177												
MAX WAM: 359												
% SF/PUD: 84.25%												
% FULL/ALT: 21.72%												
% CASHOUT: 28.51%												
% BUYDOWN: 0.00%												
% LTV > 80 NO MI: 9.07%												
WALTV: 76.46%												
% FICO > 679: 66.94%												
% NO FICO: 0.00%												
WA FICO: 704												
% FIRST LIEN: 100.00%												
% PREPAY PENALTY: 73.75%												
CALIFORNIA %: 49.76%												
NORTH CA. %: 12.22%												
SOUTH CA. %: 37.53%		٠										
% Fixed: 28.17%												
% Arm: 71.83%												
% IO: 100.00%												

OPMAC05-4

Full Doc 754 755 706 656 656 670 670 681 681 771 710 710 710 711 712 714 704 41.02 38.60 45.29 36.38 36.84 39.78 36.38 39.10 35.46 37.20 36.84 41.52 33.54 35.39 35.08 37.32% AGE WAM OTERM 360 LIV 80.62 80.05 78.30 78.67 76.27 77.86 77.63 81.71 76.02 5.699 6.465 6.126 6.294 6.382 5.980 6.152 5.552 6.301 5.991 6.157% 343,923.64 281,521.98 300,667.00 363,732.50 303,418.75 309,867.90 362,519.92 280,891.55 305,361.55 287,788.85 292,325.00 370,781.14 246,622.20 313,026.10 339,962.18 362,009.38 282,125.50 AVG UPB S,OI 4.36 23.30 0.46 27.48 0.04 % 0.88 0.82 3.91 0.07 5.31 24.95 100.00% 7,274,650 6,717,954 32,232,351 11,477,458 1,880,000 2,427,350 35,944,676 191,848,931 27,196,974 5,792,150 17,400,956 300,667 43,752,175 823,524,324 205,436,290 UPB 584,650 3,783,160 226,343,671 3,130,261 2,919 1 2 2 2 2 2 8 833 5 8 2 8 2.6 MONTH LIBOR - 24 MONTH 10 2.6 MONTH LIBOR - 60 MONTH 10 2.6 MONTH LIBOR - 120 MONTH 10 30YR FXD - 60 MONTH 10 30YR FXD - 120 MONTH 10 3.6 MONTH LIBOR - 24 MONTH 10 3.6 MONTH LIBOR - 36 MONTH 10 3.6 MONTH LIBOR - 60 MONTH 10 5.6 MONTH LIBOR - 60 MONTH 10 5.6 MONTH LIBOR - 60 MONTH 10 5.6 MONTH LIBOR - 10 5.6 MONTH LIBOR - 10 6 MONT 10/6 MONTH LIBOR -120 MONTH IO 7/6 MONTH LIBOR - 84 MONTH IO 7/6 MONTH LIBOR -120 MONTH IO 15YR FXD -120 MONTH IO

7.84 43.01 28.72 0.00 16.10 20.42 24.87 38.48 16.89 16.89 22.22 9.39

6.14 15.01 58.72

The information herein has been provided solely by UBS Investment the issuer of certificates nor any of its affiliates makes any representation as to the accuracy or completeness of the information herein. The information contained the information contained herein will be superseded by the description of the moregage loans contained and/or incorporated by reference in the Prospectus Supplement relating to the Certificates and superseded all information contained and on contained in any collected terminess relating to the moregage pool previously provided by UBS investment Bank.

Jacobs UBS Investment

OPMAC05-4

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26.48 28.98 30.36 27.74 29.15 19.50 18.62 18.72 23.55 19.70 24.49 22.83 28.96 17.83 14.44 12.55 33.43 8.15 12.72 37.79 14.02 20.12 50.16 14,31 0.00 21.72% Full Doc 704 37.03 36.71 37.10 38.13 38.32 38.22 37.65 39.77 39.80 36.40 37.96 37.96 39.47 38.66 29.49 36.66 41.71 35.86 34.64 35.89 DTI 37,32% ~ AGE WAM 357 OTERM 360 78.00 77.73 77.58 78.40 79.23 77.90 77.26 76.85 76.10 73.01 78.67 77.64 74.32 76.46% 6.058 6.044 6.097 6.193 5.990 5.821 6.157% 6.034 6.139 6.040 5.622 6.035 6.046 6.000 6.041 6.071 6.251 361,066.18 389,367.42 414,338.50 817,500.00 842,000.00 861,166.67 439,083.56 463,123.27 611,907.14 643,350.20 757,962.50 800,000.00 14,039.49 512,823.08 537,612.29 663,518.75 884,583.33 920,000.00 282,125.50 161,799.23 187,245.59 212,823.83 238,912.10 262,558.80 313,232.26 338,370,68 489,709.27 559,949.42 590,400.00 684,125.00 717,242.86 740,570.00 936,540.00 90,621.51 137,730.22 288,028.42 4.89 4.17 5.01 4.16 4.16 3.69 3.69 1.83 1.83 1.51 1.51 3.83 % 0.61 0.19 0.31 100.00% 34,301,287.00 41,272,946.00 38,119,142.00 2,452,500.00 3,368,000.00 2,583,500.00 5,307,500.00 \$306,274.00 2,206,177.00 11,962,039.00 27,255,437.00 34,248,518.00 34,271,122.00 3,031,850.00 1,600,000.00 \$823,524,324.00 30,361,975.00 20,000,100.00 15,053,144.00 13,438,786.00 12,398,400.00 12,850,050.00 31,524,160.00 5,308,150.00 5,020,700.00 7,405,700.00 920,000.00 1,682,700.00 43,109,560.00 38,831,815.00 39,883,310.00 41,075,000.00 43,482,002.00 44,109,879.00 49,540,889.00 40,406,962.00 40,266,111.00 5,473,000.00 1,938,500,00 8,969,489.00 25,187,650.00 2,919 COUNT \$275,000.01 - \$300,000.00 \$300,000.01 - \$325,000.00 \$325,000.01 - \$350,000.00 \$350,000.01 - \$400,000.00 \$375,000.01 - \$425,000.00 \$425,000.01 - \$455,000.00 \$455,000.01 - \$450,000.00 \$700,000.01 - \$725,000.00 \$725,000.01 - \$750,000.00 \$750,000.01 - \$775,000.00 \$775,000.01 - \$800,000.00 \$525,000.01 - \$550,000.00 \$550,000.01 - \$575,000.00 \$575,000.01 - \$600,000.00 8975,000.01 - \$1,000,000.00 Maximum: \$2,000,000.00 \$225,000.01 - \$250,000.00 \$250,000.01 - \$275,000.00 \$500,000.01 - \$525,000.00 \$600,000.01 - \$625,000.00 \$625,000.01 - \$650,000.00 \$650,000.01 - \$675,000.00 \$675,000.01 - \$700,000.00 \$800,000.01 - \$825,000.00 \$825,000.01 - \$850,000.00 \$850,000.01 - \$875,000.00 \$875,000.01 - \$900,000.00 \$900,000.01 - \$925,000.00 \$100,000.01 - \$125,000.00 \$125,000.01 - \$150,000.00 \$150,000.01 - \$175,000.00 \$175,000.01 - \$200,000.00 5200,000.01 - \$225,000.00 \$75,000.01 - \$100,000.00 525,000.01 - \$50,000.00 \$50,000.01 - \$75,000.00 Minimum: \$40,000.00 Original Balance 51,000,000,01 >= Total:

The information herein has been provided solely by UBS Investment Bank Neither the issuer of certificates now any of its offitiates makes any representation as to the accuracy or completeness of the information the information contained herein will be supposeded by the description of the mortgage loans contained and/or incorporated by reference in the Prospectus Supplement relating to the Certificates and supersedes all information contained in any collected term therex relating to the mortgage pool previously provided by UBS Investment Bank.

Unpaid Balance	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO	Full Doc %
\$25,000.01 - \$50,000.00	7	306,274	0.04%	43,753,43	6.834%	52.12%	360	358	7	32.56%	724	16,32%
\$50.000.01 - \$75.000.00	34	2,206,177	0.27	64,887.56	6.641	67.38	360	357	6	35.49	703	27.01
\$75,000.01 - \$100,000.00	132	11,962,039	1.45	90,621.51	6.445	73.77	360	358	7	35.46	701	26.48
\$100,000.01 - \$125,000.00	239	27,255,437	3.31	114,039.49	6.547	78.21	360	358	7	37.03	206	28.98
\$125,000.01 - \$150,000.00	313	43,109,560	5.23	137,730.22	6.378	78.64	360	358	7	37.03	707	30.36
\$150,000.01 - \$175,000.00	240	38,831,815	4.72	161,799.23	6.326	78.80	360	358	7	36.71	200	27.74
\$175,000.01 - \$200,000.00	213	39,883,310	4.84	187,245.59	6.302	78.69	360	357	6	37.10	703	29.15
\$200,000.01 - \$225,000.00	193	41,075,000	4.99	212,823.83	6.224	77.88	360	357	m	37.53	969	25.88
\$225,000.01 - \$250,000.00	182	43,482,002	5.28	238,912.10	6.071	77.13	360	358	71	37.46	701	21.49
\$250,000.01 - \$275,000.00	168	44,109,879	5.36	262,558.80	6.128	77.06	360	357	6	38.13	700	19.50
\$275,000.01 - \$300,000.00	172	49,540,889	6.02	288,028.42	6,090	77.06	360	357	e	38.32	703	18.62
\$300,000.01 - \$325,000.00	129	40,406,962	4.91	313,232.26	6.108	78.67	360	357	6	38.22	200	18.72
\$325,000.01 - \$350,000.00	119	40,266,111	4.89	338,370.68	6.064	78.00	360	357	3	37.38	200	23.55
\$350,000.01 - \$375,000.00	95	34,301,287	4.17	361,066.18	6.207	77.73	360	357	3	37.49	869	12.65
\$375,000.01 - \$400,000.00	106	41,272,946	5.01	389,367.42	6.122	77.58	360	358	7	37.65	693	18.85
\$400,000.01 - \$425,000.00	92	38,119,142	4.63	414,338.50	6.058	78.40	360	357	e	39.77	704	19.70
\$425,000.01 - \$450,000.00	78	34,248,518	4.16	439,083.56	6.044	79.23	360	358	7	39.80	869	24.49
\$450,000.01 - \$475,000.00	74	34,271,122	4.16	463,123.27	6.097	77.90	360	357	6	36.40	703	22.83
\$475,000.01 - \$500,000.00	62	30,361,975	3.69	489,709.27	6.193	76.72	360	358	7	37.96	402	28.96
\$500,000.01 - \$525,000.00	39	20,000,100	2.43	512,823.08	5.990	77.26	360	358	7	36,06	715	17.83
\$525,000.01 - \$550,000.00	28	15,053,144	1.83	537,612.29	6.034	77.57	360	358	7	37.96	869	14.44
\$550,000.01 - \$575,000.00	24	13,438,786	1.63	559,949.42	6.139	76.10	360	358	7	39.47	710	12.55
\$575,000.01 - \$600,000.00	21	12,398,400	1.51	590,400.00	6.040	77.64	360	357	e	38.66	208	33.43
\$600,000.01 - \$625,000.00	21	12,850,050	1.56	611,907.14	5.821	74.32	360	358	7	29.49	774	14.31
\$625,000.01 - \$650,000.00	49	31,524,160	3.83	643,350.20	6.279	73.01	360	358	7	36.66	669	8.15
\$650,000.01 - \$675,000.00	æ	5,308,150	0.64	663,518.75	5.622	68.37	360	357	3	41.71	700	12.72
\$675,000.01 - \$700,000.00	œ	5,473,000	99.0	684,125.00	6.144	76.85	360	358	7	35.86	685	37.79
\$700,000.01 - \$725,000.00	7	5,020,700	19.0	717,242.86	6.035	78.56	360	357	m	34,64	738	14.02
\$725,000.01 - \$750,000.00	10	7,405,700	06'0	740,570.00	6.046	69.33	360	357	6	35.89	729	20.12
\$750,000.01 - \$775,000.00	4	3,031,850	0.37	757,962.50	6.251	76.24	360	358	71	36.07	714	50.16
\$775,000.01 - \$800,000.00	2	1,600,000	0.19	800,000.00	6.125	69.63	360	357	m	36.47	744	00.0
\$800,000.01 - \$825,000.00	e	2,452,500	0.30	817,500.00	6.000	71.13	360	357	m	29.50	705	0.00
\$825,000.01 - \$850,000.00	4	3,368,000	0.41	842,000.00	5.748	69.03	360	357	E.	29.68	733	25.24
\$850,000.01 - \$875,000.00	93	2,583,500	0.31	861,166.67	6.041	73.00	360	357	6	39.06	735	0.00
\$875,000.01 - \$900,000.00	9	5,307,500	0.64	884,583.33	6.104	74.14	360	357	m	32.58	710	16.58
\$900,000.01 - \$925,000.00	-	920,000	0.11	920,000.00	6.750	80.00	360	329	-	41.24	621	0.00
\$925,000.01 - \$950,000.00	ıcı	4,682,700	0.57	936,540.00	6.151	74.98	360	357	e,	39.44	701	0.00
\$950,000.01 - \$975,000.00	7	1,938,500	0.24	969,250.00	9799	69.81	360	356	4	35.21	156	0.00
\$975,000.01 - \$1,000,000.00	6	8,969,489	1.09	68'609'966	6.488	62.64	360	357	60	38.58	704	22.10
\$1,000,000.01 >=	11	25,187,650	3.06	1,481,626.47	5.823	57.32	347	344	7	31.50	726	24.05
Total:	2,919	823,524,324	100.00%	282,125.50	6.157%	76.46%	360	357	6	37.32%	704	21.72%
Minimum: \$40.000.00												
Maximum: \$2,000.000												
		The state of the s								İ		

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								-				
Gross Rate	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO	Full Doc %
3.751% - 4.000%	-	274,899	0.03%	274,899.00	3.875%	80.00%	360	355	ĸ	29.97%	707	0.00%
4.001% - 4.250%	7	506,661	90'0	253,330.50	4.162	72.97	360	355	15	38.03	889	29.68
4.251% - 4.500%	9	1,762,924	0.21	293,820.67	4.491	74.99	360	357	9	25.90	737	7.26
4.501% - 4.750%	20	7,237,000	0.88	361,850.00	4.706	77.16	313	310	4	35.46	741	18.45
4.751% - 5.000%	63	26,094,435	3.17	414,197.38	4.968	70.52	360	358	7	34.36	731	28.18
5.001% - 5.250%	124	37,735,511	4.58	304,318,64	5,216	74.56	360	358	7	35.55	725	41.55
5.251% - 5.500%	195	60,173,796	7.31	308,583.57	5.455	73.55	360	358	7	35.01	724	33.30
5.501% - 5.750%	326	101,169,050	12.28	310,334.51	5.705	75.30	360	357	6	36.56	718	32.24
5.751% - 6.000%	522	165,501,524	20.10	317,052.73	5.925	74.52	360	357	33	37.79	709	19.86
6.001% - 6.250%	435	118,497,223	14.39	272,407.41	6.206	77.15	360	358	7	37.40	700	18.04
6.251% - 6.500%	446	116,887,065	14.19	262,078.62	6,438	77.28	360	357	9	38.81	693	19.79
6.501% - 6.750%	272	65,956,392	8.01	242,486.74	989'9	78.73	360	357	m	38.21	069	17.20
6.751% - 7.000%	218	53,571,426	6.51	245,740.49	6.917	80.09	360	358	7	38.67	674	10.88
7.001% - 7.250%	106	24,033,588	2.92	226,731.96	7.189	81.31	360	358	7	36.83	069	15.99
7.251% - 7.500%	98	19,928,965	2.42	249,112.06	7.410	77.71	360	357	6	37.15	989	9.11
7.501% - 7.750%	42	9,775,089	1.19	232,740.21	7.656	85.60	360	357	က	41.17	299	89.9
7,751% - 8,000%	31	7,996,905	0.97	257,964.68	7.918	81.69	360	357	ю	38.13	682	3.14
8.001% - 8.250%	13	2,602,053	0.32	200,157.92	8.173	81.08	360	358	7	36.50	9/9	2.84
8.251% - 8.500%	10	2,053,018	0.25	205,301.80	8.425	84.93	360	358	7	26.51	673	0.00
8.501% - 8.750%	3	919,000	0.11	306,333.33	8.653	77.58	360	357	'n	47.29	646	0.00
8.751% - 9.000%	Т	175,600	0.02	175,600.00	8.875	94.97	360	329	-	42.33	778	00.0
9.001% - 9.250%	1	106,200	0.01	106,200.00	9.125	95.00	360	329	1	0,00	677	0.00
9,251% - 9,500%	-	166,000	0.02	166,000.00	9.400	100.00	360	355	S	47.92	581	0.00
9.751% - 10.000%	1	400,000	0.05	400,000.00	9.875	94.12	360	359	1	45.16	609	100.00
Total:	2,919	823,524,324	100.00%	282,125.50	6.157%	76.46%	360	357	3	37.32%	704	21.72%
Minimum: 3.875% Maximum: 9.875%								•				

Original Term to Maturity	COUNT	UPB	%	AVG UPB	WAC	LTV	LTV OTERM WAM	WAM	AGE	DTI	FICO	DTI FICO Full Doc %
180	1	1,880,000	0.23%	1,880,000.00	4.750%	80.00%	180	171		36.94%	755	0.00%
360	2,918	821,644,324	71.66	281,577.90	6.160	1	360	357	3	37.32	703	21.77
Total:	2,919	823,524,324 100.00%	100.00%	282,125.50	6.157%	76.46%	360	357	3	357 3 37.32%	704	21.72%
Minimum: 180 Maximum: 360					and the state of t							

Remaining Term to Stated Maturity	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM AGE	AGE	DTI	FICO	FICO Full Doc %
121 - 180	-	1,880,000	0.23%	1,880,000.00	4.750%	80.00%	180	177	3	36.94%	755	0.00%
301 - 360	2,918	821,644,324	99.77	281,577.90	6.160	76.45	360	357	3	37.32	703	21.77
Total:	2,919	823,524,324	100.00%	282,125.50	6.157%	76.46%	360	357 3	3	37.32%	704	21.72%
Minimum: 177												
Maximum: 359												

Seasoning	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO	Full Doc %
	584	163.838.812	_	280,545.91	6.106%	76.46%	360	359	-	36.88%	705	23.88%
	867	240,784,662	29.24	277,721.64	6.188	76.66	360	358	7	37.13	707	19.53
1 69	1.015	290,067,512		285,780.80	6,142	76.39	359	356	6	37.12	704	22.69
) -4	345	99,931,183		289,655.60	6.292	75.90	360	356	4	39.02	701	21.56
· w	104	28,052,955		269,739.95	5.873	77.46	360	355	ĸ	38.27	710	18.12
o v o	4	849,200		212,300.00	5.348	79.23	360	354	9	30.85	703	35.61
Total:	2,919	823,524,324	100.00%	282,125.50	6.157%	76.46%	360	357	3	37.32%	704	21.72%
Minimum: 1												
Maximum: 6												

DTI	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO	Full Doc %
<= 0.000%	532	154,828,470	18.80%	291,030.96	6.277%	71.77%	360	357	€0	0.00%	704	0.28%
1.001% - 6.000%	65	1,046,365	0.13	348,788.33	5.901	79.52	360	357	æ	4.30	752	8.64
6.001% - 11.000%	=======================================	2,333,006	0.28	212,091.45	6.527	79.52	360	357	6	8.37	742	35.13
11.001% - 16.000%	25	6,961,504	0.85	278,460.16	5.884	69.43	360	357	٣	13.96	717	39.96
16.001% - 21.000%	19	20,216,909	2.45	301,744.91	6.047	68.89	360	358	7	18.93	720	34.42
21.001% - 26.000%	66	28,318,776	3.44	286,048.24	5.948	72.62	360	357	6	23.77	721	28.82
26.001% - 31.000%	231	66,415,138	8.06	287,511.42	5.970	75.04	360	358	7	28.70	717	33.72
31.001% - 36.000%	447	119,180,263	14.47	266,622.51	6,121	76.90	360	358	7	33.77	708	28.81
36.001% - 41.000%	999	186,781,700	22.68	280,874.74	6.132	78.61	358	356	7	38.53	700	22.04
41.001% - 46.000%	640	181,240,489	22.01	283,188.26	6.156	79.45	360	358	7	43.36	269	24.16
46,001% - 51,000%	157	44,119,824	5.36	281,017.99	6,419	78.91	360	357	က	48.09	687	28.61
51.001% - 56.000%	25	7,449,160	0.90	297,966.40	6,160	77.75	360	357	က	53,28	703	54.51
56.001% - 61.000%	14	3,710,220	0.45	265,015.71	6.345	78.16	360	356	4	58.05	869	34.11
61.001% - 66.000%	7	789,600	0.10	394,800.00	6.196	80.00	360	358	7	63.30	704	0.00
66.001% - 71.000%	1	132,900	0.02	132,900.00	6.125	86.69	360	356	4	79.99	703	0.00
Total:	2,919	823,524,324 100.00%	100.00%	282,125.50	6.157%	76.46%	360	357	3	37.32%	704	21.72%
Minimum: 0.00%												
Maximum: 66.62%												
Wtd Ave: 37.32%												

FICO Scores	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO	Full Doc %
- 289	13	3,047,850	0.37%	234,450.00	6.841%	81.46%	360	357	E	38.91%	583	44.94%
590 - 599	7	2,226,000	0.27	318,000.00	6.967	82.89	360	358	7	39.12	595	24.39
600 - 600	25	8,861,300	1.08	354,452.00	808.9	82.33	360	358	7	41.09	909	40.06
610 - 619	12	3,650,500	0.44	304,208.33	6.436	83.95	360	357	6	39.05	614	40.35
620 - 629	06	23,644,454	2.87	262,716.16	6.570	78.42	360	358	7	38.78	625	14.03
630 - 639	129	32,086,911	3.90	248,735.74	6.612	77.62	360	358	7	38.72	634	23.83
640 - 649	149	38,102,496	4.63	255,721.45	6,405	76.65	360	357	6	39.46	645	15.65
650 - 659	175	47,728,479	5.80	272,734.17	6.347	76.93	360	357	6	38.96	655	15.23
699 - 099	196	54,589,858	6.63	278,519.68	6.347	77.73	360	358	7	38.92	999	10.79
629 - 029	204	58,331,610	7.08	285,939.26	6.253	99.9/	360	357	6	37.88	675	18.15
689 - (89	276	79,658,503	6.67	288,617.76	6.153	77.48	360	357	3	38.70	684	18.01
669 - 069	199	55,134,913	69.9	277,059.86	6.235	75.68	360	358	7	35.82	695	14.50
700 - 709	195	56,217,671	6.83	288,295.75	90.9	77.39	360	357	9	37.40	704	14.95
710 - 719	164	51,598,773	6.27	314,626.66	6,091	74.20	360	357	က	37.83	714	16.47
720 - 729	189	55,814,003	6.78	295,312,19	5.961	74.99	360	358	7	35.91	724	21.52
730 - 739	163	47,298,217	5.74	290,173.11	5,953	76.58	360	358	7	37.18	735	24.13
740 - 749	169	41,670,526	5.06	246,571.16	6.004	77.25	360	358	7	36.49	744	27.05
750 - 759	141	39,683,418	4.82	281,442.68	5.955	75.87	351	349	7	37.22	755	25.31
760 - 769	128	39,893,842	4.84	311,670.64	5.948	73.53	360	357	6	35.09	765	37.69
977 - 779	111	29,977,703	3.64	270,069,40	5.877	75.98	360	358	7	36.74	774	39.06
780 - 789	06	27,520,587	3,34	305,784.30	5.907	74.38	360	358	7	31,30	784	47.98
790 - 799	55	16,278,350	1.98	295,970.00	5.970	76.53	360	357	9	35.24	793	36.52
800 - 800	29	7,267,772	0.88	250,612.83	5.780	73.06	360	358	7	32.81	802	36.08
810 - 819	10	3,240,588	0.39	324,058.80	6.032	77.30	360	357	3	37.69	814	36.39
Total:	2,919	823,524,324 100.00%	100.00%	282,125.50	6.157%	76.46%	360	357	3	37.32%	704	21.72%

Loan to Value Ratio	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO	Full Doc %
10.01% - 15.00%	74	425,000	0.05%	212,500.00	6.390%	11.04%	360	356	4	0.00%	171	0.00%
15.01% - 20.00%	9	1,679,500	0.20	279,916.67	6.819	16.46	360	357	60	19.73	657	00.0
20.01% - 25.00%	4	654,000	0.08	163,500.00	6.071	23.01	360	358	7	16.31	728	10.55
25.01% - 30.00%	4	917,400	0.11	229,350.00	5,133	27.10	360	358	7	0.00	738	00'0
30.01% - 35.00%	∞	2,257,673	0.27	282,209.13	5.989	32.51	360	358	7	38.01	700	6.36
35.01% - 40.00%	15	5,168,900	0.63	344,593.33	5.630	37.77	360	358	7	26.83	727	9.58
40.01% - 45.00%	23	7,569,590	0.92	329,112.61	5.891	42.72	360	358	7	27.69	702	5,39
45.01% - 50.00%	25	8,608,550	1.05	344,342.00	5.871	47.85	360	357	3	30.77	731	17.33
50.01% - 55.00%	44	18,105,188	2.20	411,481.55	5.877	52.55	360	358	7	34.41	724	22.73
55.01% - 60.00%	58	21,715,250	2.64	374,400.86	5,793	58.18	360	358	7	33.47	709	17.01
60.01% - 65.00%	109	40,124,414	4.87	368,113.89	5.850	64.06	360	357	3	32,23	708	15.66
65.01% - 70,00%	188	52,646,981	6.39	280,037.13	6,146	69.25	360	357	6	37.11	703	14.23
70.01% - 75.00%	170	51,597,597	6.27	303,515,28	6.220	73.68	360	357	3	36.58	711	22.59
75.01% - 80.00%	1,958	537,391,461	65.26	274,459.38	6.131	79.80	359	357	æ	37.74	704	22.54
80.01% - 85.00%	39	12,164,805	1.48	311,918.08	6.411	84.28	360	358	7	39.46	652	21.99
85.01% - 90.00%	156	39,312,558	4.77	252,003.58	6.742	89.59	360	358	7	41.07	671	21.46
90.01% - 95.00%	84	17,249,875	2.09	205,355.65	7.083	94.91	360	358	7	37.41	702	30.31
95.01% - 100.00%	26	5,935,582	0.72	228,291.62	6.431	99.83	360	358	7	38.90	726	93.87
Total:	2,919	823,524,324 100.00%	100.00%	282,125.50	6.157%	76.46%	360	357	3	37.32%	704	21.72%
Minimum: 10.61												
Maximum. 100 00												

10.01% - 15.00% 2 425,000 15.01% - 20.00% 6 1,679,500 20.01% - 25.00% 3 36,400 30.01% - 30.00% 3 36,400 30.01% - 40.00% 13 3,772,900 40.01% - 45.00% 23 7,569,590 45.01% - 56.00% 24 8,028,550 50.01% - 55.00% 24 8,028,550 55.01% - 65.00% 41 16,344,90 60.01% - 65.00% 93 30,446,800 65.01% - 75.00% 93 30,446,800 65.01% - 75.00% 93 30,443,200 75.01% - 80.00% 460 140,279,374 80.01% - 85.00% 65 24,921,440 85.01% - 90.00% 48 118,393,688 95.01% - 100.00% 1,063 268,704,115 76.11% - 100.00% 1,063 268,704,115 76.11% - 100.00% 1,063 268,704,115 76.11% - 100.00% 1,063 268,704,115	COUNT	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO	Full Doc %
6 3 9 13 13 24 41 48 97 93 101 460 65 379 489 1,063	2 425,000	0.05%	212,500.00	6.390%	11.04%	360	356	4	0.00%	171	0.00%
3 3 13 13 24 41 41 48 97 93 101 460 65 379 489 1,063	6 1,679,500	0.20	279,916.67	6.819	16.46	360	357	3	19.73	657	0.00
3 13 13 23 24 41 48 48 97 93 101 460 65 379 489 1,063	3 449,000	0.05	149,666.67	6,103	23.11	360	358	7	16.31	722	15.37
9 13 23 24 44 48 97 93 101 460 65 65 379 489 1,063	3 364,400	0.04	121,466.67	4.956	27.29	360	357	3	0.00	727	00.0
13 23 24 41 48 48 97 93 101 460 65 65 379 489 1,063	9 2,462,673	0.30	273,630.33	5,990	31.70	360	357	3	38.01	703	5.83
23 24 41 48 97 93 101 460 65 379 489 1,063	13 3,772,900	0.46	290,223.08	5.812	36.79	360	358	7	21.73	721	13.12
24 41 48 97 93 101 460 65 379 489 1,063	23 7,569,590	0.92	329,112.61	5.891	42.72	360	358	7	27.69	702	5,39
41 48 48 97 93 101 460 65 379 489 1,063	24 8,028,550	0.97	334,522.92	5,861	47.27	360	357	3	33.57	728	12.36
48 97 93 101 460 65 379 489 1,063	41 16,344,490	1.98	398,646.10	5.871	52.65	360	358	7	34.72	727	25.18
97 101 101 460 65 379 489 1,063	48 17,844,200	2.17	371,754.17	5.735	58.24	360	358	7	33,36	710	20.70
93 101 460 65 379 489 1,063	97 38,466,800	4.67	396,564.95	5.790	62.78	360	357	e	31.91	707	15.76
101 460 65 379 489 1,063		3.66	324,091.95	5.977	69.11	360	357	6	36.92	709	17.61
460 65 379 489 1,063		4.11	335,324.67	6.073	72.44	360	357	3	37.99	710	76.57
65 379 489 1,063	_	17.03	304,955.16	6.110	78.76	358	355	6	37.07	208	25.68
379 489 1,063 2,919		3,03	383,406.77	6.217	79.27	360	357	6	37.96	678	26.00
489 480 1,063 2,919		13.33	289,736.84	6.437	81.89	. 360	358	7	38.04	694	18.94
6 - 100.00% 1,063		14.38	242,113.88	6.440	80.97	360	358	7	36.63	702	25.23
2,919	,063 268,704,115	32.63	252,779.04	6.085	80.17	360	358	7	38.52	704	20.63
	,919 823,524,324 100.00%	100.00%	282,125.50	6.157%	76.46%	360	357	3	37.32%	704	21.72%
Minimum: 10.61											
Maximum: 100.00											

OPMAC05-4 IO's

Geographic Concentration	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DII	FICO	Full Doc %
California	1.106	409,759,190	49.76%	370,487.51	5.980%	74.76%	360	357	9	38.02%	704	12.22%
Genraia	629	128,700,179	15.63	195,296,17	6.005	79.28	360	358	7	35.01	716	51.54
Florida	257	53,873,683	6.54	209,625.23	6.648	79.99	360	358	7	36.20	702	20.88
New Jersey	151	49,104,615	5.96	325,196.13	6.473	77.83	353	351	7	37.91	692	24.26
New York	102	37,694,910	4.58	369,557.94	6.484	74.39	360	358	7	39.06	687	18.53
Nevada	83	20,485,478	2.49	246,812.99	6.142	77.95	360	357	٣	38.04	705	13.17
Arizona	79	16,786,310	2.04	212,484.94	6.414	79.87	360	357	6	36.24	669	7.84
Washington	19	14,775,159	1.79	242,215.72	860'9	79.61	360	358	7	36.23	694	15.67
Colorado	23	13,838,570	1.68	266,126.35	6.533	77.46	360	357	6	38.03	704	13.64
Massachusetts	33	12,073,570	1.47	365,865.76	6.484	72.96	360	358	7	37.93	711	39.64
Michigan	37	7,620,987	0.93	205,972.62	6.580	79.05	360	357	6	41.79	701	58.53
Texas	40	6,132,558	0.74	153,313.95	009'9	78.17	360	357	က	39.47	697	10.30
Connecticut	20	6,131,310	0.74	306,565.50	6.223	67.33	360	358	7	34.77	693	33.41
Maryland	22	5,892,369	0.72	267,834.95	8.678	79.28	360	358	7	40.01	673	34.90
Virginia	22	5,784,863	0.70	262,948.32	6.379	79.10	360	357	٣	35,66	697	32.24
South Carolina	76	5,482,486	19.0	210,864.85	6.610	67.93	360	357		28.86	704	29.42
North Carolina	25	4,899,610	0.59	195,984.40	6.527	76.80	360	357	e	37.33	684	22.33
Hawaii	10	3,283,400	0.40	328,340.00	6.176	79.43	360	357	3	35.50	707	7.67
Pennsylvania	91	2,899,360	0.35	181,210.00	6.573	78.91	360	358	7	39.16	969	22.74
Oregon	13	1,918,184	0.23	147,552.62	6.893	83.50	360	358	7	40.77	682	18.48
Illinois	6	1,908,021	0.23	212,002.33	7.214	81.42	360	358	7	39.66	722	0.00
New Mexico	13	1,764,462	0.21	135,727.85	6.503	79.98	360	357	٣	37.26	709	32.83
Minnesota	6	1,740,650	0.21	193,405.56	6.778	79.52	360	356	4	39.54	694	7.45
Rhode Island	. 9	1,689,900	0.21	281,650,00	6,695	82.22	360	358	7	40.34	648	14.88
Ohio	13	1,469,150	0.18	113,011.54	6.662	79.81	360	358	7	35.26	684	32.21
Tennessee	7	1,350,900	0.16	192,985.71	860'9	79.36	360	357	6	31.36	731	59.77
Mississippi	10	1,099,150	0.13	109,915.00	6.490	74.76	360	358	7	36.67	717	40.67
Alabama	9	1,068,720	0.13	178,120.00	6.537	80.00	360	358	7	36.41	268	43.7]
Maine	ĸ	840,850	0.10	168,170.00	6.567	85.73	360	358	7	41.90	731	44.21
Indiana	4	559,725	0.07	139,931.25	6.879	86.73	360	357	100	43.33	999	30.01
Arkansas	7	518,320	90.0	259,160.00	5.932	74.13	360	355	S	47.64	703	15.11
Utah	4	395,550	0.05	98,887.50	6.567	69.70	360	358	7	27.69	692	0.00
Nebraska	3	318,100	0.04	106,033.33	6.359	76.79	360	356	4	41.20	727	33.70
Kentucky	e	293,550	0.04	97,850.00	699.9	75.87	360	358	7	46.11	669	30.66
South Dakota	7	265,475	0.03	132,737.50	6.427	78.27	360	356	4	42.29	697	52.91
Missouri	7	218,000	0.03	109,000.00	6.638	79.42	360	357	6	43.28	929	0.00
New Hampshire	_	205,200	0.02	205,200.00	6.750	90.00	360	358	7	33.83	663	0.00
Delaware	-	175,610	0.02	175,610.00	6.750	78.78	360	329	1	40.26	646	0.00
Wyoming	-	143,100	0.02	143,100.00	6.500	89.44	360	326	4	0.00	629	0.00
Iowa	1	117,600	0.01	117,600.00	6.500	80.00	360	326	4	43.66	726	100.00
Kansas	-	91,200	0.01	91,200.00	6.625	80.00	360	356	4	0.00	629	0.00
Idaho	-	87,350	0.01	87,350.00	6.375	69.98	360	358	7	38.48	755	0.00
Oklahoma	1	056,99	0.01	66,950.00	7.500	94.96	360	357	3	41.86	773	100.00
Total	7 919	873 574 374	100 00%	282, 125 50	%151%	76.46%	360	357	67	37.32%	704	21.72%
Fotal:	2,919	873,574,574	100.00%	DC.C71,787	0.751.0	/0.40/	John	100	2	31.3570	5	- 1

The information herein has been provided solely by UBS Investment Bank Neither the issue of certificates nor any of its affiliates makes any representation as to the accuracy or completeness of the information herein. The information contained herein will be superseded by the description of the mortgage loans contained and/or incorporated by reference in the Prospectus Supplement relating to the Certificates and supersedes all information contained in any collateral term sheets relating to the mortgage pool previously provided by UBS Investment Bank.

North-South CA	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO	Full Doc %
North CA	157	100,661,992	12.22%	391,680.90	5.990%	72.93%	360	357	3	37.21%	709	8.40%
South CA	849	309,097,198	37.53	364,072.08	5.976	75.36	360	357	6	38.27	707	13.46
States Not CA	1,813	413,765,134	50.24	228,221.25	6.332	78.15	329	357	7	36.63	703	31.13
Total:	2,919	823,524,324	100.00%	282,125.50	6.157%	76.46%	360	357	3	37.32%	704	21.72%

Zip Code Concemtration	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FIC0	Full Doc %
30349	39	6,470,268	0.79%	165,904.31	6.067%	81.57%	360	358	7	37.42%		32.41%
30319	12	4,618,056	0.56	384,838.00	5,391	75.79	360	358	7	30.69		67.42
30213	7.7	4,159,149	0.51	154,042.56	6.067	78.95	360	358	7	34.83	869	38.48
92336	12	4,003,100	0.49	333,591.67	5.810	80.00	360	357	33	38.03		7.09
92562	6	3,858,900	0.47	428,766.67	5.986	79.03	360	358	7	40.53		11.40
Other	2,820	800,414,851	97.19	283,835.05	6.165	76.38	360	357	3	37.36	704	21.41
Total:	2,919	823,524,324	100.00%	282,125.50	6.157%	76.46%	360	357	60	37.32%	704	21.72%

Loan Purpose	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO	Full Doc %
Purchase	2.042	528.834.578	64.22%	258.978.74	6.172%	79.31%	359	357	6	37.76%	709	20.27%
Refinance - Cashout	169	234,815,918	28.51	339,820.43	6.203	71.06	360	358	7	37.06	889	19.34
Refinance - Rate Term	186	59,873,828	7.27	321,902.30	5.839	72.55	360	357	£	34.41	718	43.94
Total:	2,919	823,524,324	100.00%	282,125.50	6.157%	76.46%	360	357	33	37.32%	704	21.72%

Document Type	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO	Full Doc %
Stated Income / Verified Assets	1,171	341,570,019	41.48%	291,690.88	6.124%	77.19%	359	356	60	37.33%	704	0.00%
Full Documentation Provided	692	178,448,752	21.67	257,873.92	5,955	78.29	360	358	7	36.72	717	100.00
Stated Income / Stated Asset	524	148,677,083	18.05	283,734.89	6.349	77.50	360	358	7	38.01	_	0.00
No Income / No Asset	303	82,478,721	10.02	272,207.00	6,245	69.20	360	357	m	0.00	703	0.53
No Ratio	229	72,349,749	8.79	315,937.77	6.313	74.69	360	357	3	0.00		0.00
Total:	2,919	823,524,324	100.00%	282,125.50	6.157%	76.46%	360	357	6	37.32%	704	21.72%

Proporty Type	TMIOD	IIPR	%	AVGUPB	WAC	VLI	OTERM	WAM	AGE	DTI	FICO	Full Doc %
richery type	11000	5	:					- }				
Single Family Residence	1,534	470,880,245	57.18%	306,962.35	6.112%	75.21%	329	357	7	37.52%	702	20.40%
PUĎ	929	222,974,272	27.08	240,015.36	6.201	78.66	360	358	7	37.08	704	25.22
Condo	323	82,285,636	66.6	254,754.29	6.146	78.67	360	357	£	36.38	711	23.63
2-4 Family	133	47,384,171	5.75	356,271.96	6.415	74.77	360	357	3	38.10	669	15.06
Total:	2.919	823.524.324	100.00%	282.125.50	6.157%	76.46%	360	357	e	37.32%	704	21.72%

Occupancy	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO	Full Doc %
Owner Occupied	2,309	698,596,712	84.83%	302,553.79	%980'9	76.64%	360	357	7	37.75%	702	22.30%
Non-Owner Occupied	471	91,732,859	11.14	194,761.91	6.516	74.81		357	6	34,94	717	19.64
Second Home	139	33,194,753	4.03	238,811.17	099'9	77.29		357	3	35.34	703	15.41
Total:	2,919	823,524,324	100.00%	282,125.50	6.157%	76.46%	360	357		37.32%	704	21.72%

Lien Position	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	ITO	FICO	Full Doc %
	2,919	823,524,324 100.00%	%00.00	282,125.50	6.157%	76.46%	360	357	3	37.32%	704	21.72%
Fotal:	2,919	823,524,324 100.00%	%00.00	282,125.50	6.157%	76.46%	360	357	т	37.32%	704	21.72%

Prepayment Penalty	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO	Full Doc %
0	695	216,181,081	~	311,051.92	6.389%	76.52%	358	356	6	38.50%	703	24.89%
. 9	. 97	10,387,890		399,534.23	6.005	70.72	360	357	٣	35.01	729	12.23
12	205	73,085,067		356,512.52	6.207	74.88	360	357	60	38.03	669	12.71
24	804	220,488,255		274,239.12	6.101	78.65	360	357	£	37.84	969	12.45
36	954	240,981,474		252,601.13	6.064	74.82	360	358	7	36.53	705	20.67
09	235	62,400,557	7.58	265,534.29	5.871	77.70	360	358	7	34.36	729	59.67
Total:	2,919	823,524,324	100.00%	282,125.50	6.157%	76.46%	360	357	3	37.32%	704	21.72%
wa Term: 22.647												

Balloon Flag	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO	Full Doc %
Not a Balloon Loan	2,919	823,524,324	100.00%	282,125.50	6.157%	76.46%	360	357	3	37.32%	704	21.72%
Total:	2,919	823,524,324 100.00%	100.00%	282,125.50	6.157%	76.46%	360	357	6	37.32%	704	21.72%

Originator	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO	Full Doc %
Alterna Mortgage	13	3,803,500	0.46%	292,576.92	7.271%	79.49%	360	359	1	38.29%	710	0.00%
Avaris Capital	91	5,379,600	0.65	336,225.00	5.847	72.85	360	359	-	36.66	715	6.10
Equity Now, Inc.	20	10,261,250	1.25	513,062.50	6.488	66.38	360	357	es	39.53	989	14.45
Gateway Bank FSB	19	23,565,720	2.86	386,323.28	5.912	70.61	360	358	7	37.11	724	16.35
Heritage Plaza Mortgage, Inc.	23	5,917,750	0.72	257,293.48	6.011	72.44	360	356	4	43.43	206	12.78
Loan Center of California, Inc.	15	7,478,150	16.0	498,543.33	6.055	74.83	360	356	4	42.00	869	3.27
Mortgage Enterprise, Ltd.	10	3,613,150	0.44	361,315.00	6.971	79.74	360	356	4	43.39	701	32.40
Mylor Financial	_	398,000	0.05	398,000,00	7.300	80.00	360	358	7	49.28	629	0.00
Opteum	2,363	634,182,078	77.01	268,380.06	6.180	76.95	359	357	7	36.92	701	21.86
Pemmtek Mortgage Services	vo	1,973,030	0.24	394,606.00	7.731	74.08	360	357	6	32.94	899	8.69
Provident Bank	163	61,016,875	7.41	374,336.66	5.988	76.32	360	357	£	37.77	708	23.33
Pro30 Funding	-	520,000	90.0	520,000.00	7.850	80.00	360	355	v	00'0	702	0.00
Quicken Loans	09	12,039,025	1.46	200,650.42	6.520	17.67	360	356	4	43.61	695	61.72
Quicken Loans, Inc.		152,000	0.02	152,000.00	6.375	80.00	360	354	9	42.60	299	100.00
Realty Mortgage Corp	09	15,420,455	1.87	257,007.58	5,557	76.24	360	355	S	37.12	722	21.94
Shearson Mortgage	9	1,999,800	0.24	333,300.00	6.209	76.07	360	356	4	40.17	704	30.54
Stearns Lending, Inc.	80	29,325,221	3.56	366,565.26	5.969	74.64	360	356	4	38.85	723	18.30
Sun West Mortgage Co.	21	6,478,720	0.79	308,510.48	6.125	78.70	360	357	3	43.57	721	16.16
Total:	2,919	823,524,324	100.00%	282,125.50	6.157%	76.46%	360	357	e	37.32%	704	21.72%

Jacobs UBS Investment Bank

OPMAC05-4

7,268 7,268 3,641 18.98% Full Doc % FIC0 25.90 34.85 35.55 35.92 35.92 36.82 38.71 37.69 38.63 38.14 38.83 37.39 39.24 41.40 35.38 36.74 28.42 47.29 42.33 0.00 37.58% AGE OTERM WAM 80.00% 72.97 74.99 76.16 76.34 76.34 76.34 76.14 77.41 78.40 78.61 79.42 LTV 85.29 76.85 94.97 95.00 100.00 94.12 81.61 82.37 87.82 82.35 78.05% 83.61 5.928 6.202 6.440 6.689 6.920 7.194 8.662 8.875 9.125 5.452 6.105% 8,181 274,899.00 253,330.50 293,820.67 281,947.37 367,188.82 292,526.39 276,092.28 271,168.21 249,485.23 247,785.03 258,257.95 283,297.37 353,500.00 175,600.00 227,745.00 281,273.18 AVG UPB 29,291.95 245,868.85 205,276.20 106,200.00 166,000.00 100,000,00 302,871.74 248,842.41 13.93 19.53 14.52 11.69 7.25 6.37 2.78 2.15 0.96 100,00% 274,899 506,661 1,762,924 5,357,000 20,195,385 82,381,113 115,526,694 85,864,698 69,147,894 42,911,460 37,663,325 16,473,213 12,690,963 33,933,061 50,789,846 5,382,650 2,052,762 175,600 106,200 166,000 400,000 1,366,470 707,000 591,517,493 5,681,675 2,103 COUNT Minimum: 3.875% Maximum: 9.875% Gross Rate-ARMS 4.001% - 4.250% 4.251% - 4.500% 4.501% - 4.750% 4.751% - 5.000% 5.01% - 5.500% 5.501% - 5.500% 5.751% - 6.000% 6.001% - 6.250% 7,251% - 7,500% 7,501% - 7,750% 7,751% - 8,000% 8,001% - 8,250% 6.501% - 6.750% 6.751% - 7.000% 7.001% - 7.250% 8.501% - 8.750% 8.751% - 9.000% 9.001% - 9.250% 8.251% - 8.500% 6.251% - 6.500% 9.251% - 9.500%

Westment UBS Investment

OPMAC05-4

0.00% 0.00 11.52 17.00 51.98 34.64 33.75 26.18 13.92 20.22 10.20 53.0 0.00 0.00 28.72% Full Doc % 708 36.94% 28.97 31.28 31.12 35.40 35.44 36.61 38.36 38.36 38.36 38.36 38.37 35.71 35.71 33.03 44.39 45.39 25.42 DTI 36.58% AGE WAM 356 OTERM 359 55.69 58.63 63.23 71.64 67.83 77.43 77.43 77.43 77.74 80.64 69.53 71.61 LTV 72.42% 7.178 7.412 7.666 7.919 8.142 8.416 8.625 5.231 5.470 5.718 5.917 6.435 6.680 6.911 6.288% WAC 6.217 737,381.25 475,306.25 469,197.50 347,924.76 249,943.30 230,449.32 241,031.83 193,855.77 249,586.28 204,670.70 217,854.58 183,097.00 171,637.00 212,000.00 AVG UPB 284,322.10 367,461.99 263,165.52 8.10 21.54 14.07 20.58 9.93 6.86 3.26 3.12 1.76 1.13 0.24 0.09 % 100.00% 1,880,000 5,899,050 3,802,450 9,383,950 18,787,937 49,974,830 32,632,525 47,739,171 23,044,932 15,908,101 7,560,375 7,238,002 4,093,414 2,614,255 232,006,831 686,548 212,000 UPB 549,291 COUNT Maximum: 8.625% Minimum: 4.750% 4.501% - 4.750% 4.751% - 5.000% 5.201% - 5.250% 5.501% - 5.750% 5.501% - 6.750% 6.001% - 6.250% 6.251% - 6.500% 6.501% - 6.750% 6.751% - 7.500% 7.251% - 7.500% Gross Rate-FRMS 7.751% - 8.000% 8.001% - 8.250% 8.501% - 8.750%

OPMAC05-4 IO's

Gross Margin	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO	Full Doc %
1.001% - 1.250%	1	150,400	0.03%	150,400.00	4.250%	%00'08	360	354	9	40.61%	629	100.00%
2.001% - 2.250%	950	243,568,966	41.18	256,388.39	6.008	77.25	360	358	7	36.43	717	29.99
2.251% - 2.500%	121	37,825,657	6.39	312,608.74	6.075	77.40	360	357	6	38.31	697	13.89
2.501% - 2.750%	115	35,262,795	5.96	306,633.00	6.198	78.01	360	357	9	36.39	969	13.24
2.751% - 3.000%	448	137,991,347	23.33	308,016.40	6.012	78.51	360	358	7	38.67	669	6.44
3,001% - 3,250%	210	52,967,807	8.95	252,227.65	6,061	76.33	360	357	3	35.72	705	8.59
3.251% - 3.500%	23	9,910,400	1.68	430,886.96	6.174	74.83	360	356	4	40.38	969	2.47
3.501% - 3.750%	41	14,747,129	2.49	359,686.07	6.253	76.72	360	357		36.14	700	7.46
3,751% - 4,000%	11	4,273,455	0.72	388,495.91	6.730	75.76	360	357	3	47.43	692	8.52
4.001% - 4.250%	9	2,016,000	0.34	336,000.00	6,645	80.00	360	357	6	39.50	704	19.84
4.251% - 4.500%	ď	1,906,000	0.32	381,200.00	5.426	79.82	360	357	33	36.25	692	50.01
4.501% - 4.750%	60	1,194,800	0.20	398,266.67	5.671	80.76	360	357	က	47.75	648	59.93
4,751% - 5,000%	18	5,116,000	98.0	284,222.22	6.415	79.80	360	357	ю	40.94	701	12.61
5.001% - 5.250%	18	6,043,067	1.02	335,725.94	860.9	82.00	360	358	7	39.67	654	23.97
5.251% - 5.500%	21	6,731,300	1.14	320,538.10	6.325	79.82	360	358	7	39.73	949	30.01
5.501% - 5.750%	22	6,112,900	1.03	277,859.09	6.512	83.00	360	357	9	41.47	629	33.51
5.751% - 6.000%	29	9,043,965	1.53	311,860.86	928.9	86.77	360	357	3	42.18	635	14.95
6.001% - 6.250%	13	3,753,250	0.63	288,711.54	6.998	86.95	360	358	7	39.07	632	33.16
6.251% - 6.500%	13	3,149,155	0.53	242,242.69	7.170	84.17	360	358	7	37.65	640	10.63
6.501% - 6.750%	20	5,146,000	0.87	257,300.00	7.039	86.70	360	357	3	40.61	630	22.46
6.751% - 7.000%	∞	2,444,500	0.41	305,562.50	7.532	86.55	360	357	6	42.97	634	23.40
7.001% - 7.250%	4	1,570,000	0.27	392,500.00	8,268	88.86	360	358	71	47.04	623	69.33
7.251% - 7.500%	1	219,600	0.04	219,600.00	7.875	90.00	360	357	60	37.91	632	0.00
7.501% - 7.750%	-	207,000	0.03	207,000.00	8.750	89.95	360	329	-	49.99	636	0.00
8.251% - 8.500%	-	166,000	0.03	166,000.00	9.400	100.00	360	355	S	47.92	581	00'0
Total:	2,103	591,517,493 100.00%	100.00%	281,273.18	6.105%	78.05%	360	357	3	37.58%	707	18.98%
Minimum: 1.250% Maximum: 8.400%		. ,										

Minimum Rate	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM AGE	AGE	ILIQ	FICO	Full Doc %
1.001% - 2.000%	1	150,400	0.03%	150,400.00	4.250%	80.00%	360	354	9	40.61%	629	100.00%
2.001% - 3.000%	1,634	454,648,765	76.86	278,242.82	6.029	77.70	360	358	7	37.27		20.20
3,001% - 4,000%	285	81,898,791	13.85	287,364.18	6.144	76.19	360	357	6	36.72		7.65
4,001% - 5.000%	61	6,059,400	1.02	318,915.79	6.575	79.47	360	357	33	39.20		10.54
5.001% - 6.000%	24	7,708,500	1.30	321,187.50	5.663	81.26	360	357	60	40.79		48.08
6.001% - 7.000%	100	29,962,537	5.07	299,625.37	6.611	83.51	360	358	7	40.76		22.61
7.001% - 8.000%	36	9,978,600	1.69	277,183.33	7.481	87.51	360	358	7	40.92	_	24.66
8.001% - 9.000%	7	544,500	0.09	272,250.00	8.378	86.68	360	359	-	47.42		00'0
9.001% - 10.000%	2	266,000	0.10	283,000.00	9.736	95.84	360	358	7	45.97	601	70.67
Total:	2,103	591,517,493 100.00%	100.00%	281,273.18	6.105%	78.05%	360	357	3	37.58%	702	18.98%
Minimum: 1.250%												
Maximum: 9.875%		. •										
Weighted Average: 2.990%		•										

Weighted Average: 2.923%

Jack UBS Investment

OPMAC05-4 IO's

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Maximum Rate	COUNT	UPB	%	AVG UPB	WAC	LTV	LTV OTERM WAM	WAM	AGE	DTI	FICO	DTI FICO Full Doc %
9 001% - 10 000%	25	9,762,884	1.65%	390,515.36	4.926%	74.45%	360	358	7	35.42%	748	%09'59
10 001% - 11 000%	448	125,871,040	21.28	280,962.14	5.588	76.60	360	357	6	36.80	715	26.94
11.001% - 12.000%	882	274,382,700	46.39	278,561.12	5.973	77.39	360	357	3	37.16	708	18.65
12.001% - 13.000%	535	150,852,623	25.50	281,967.52	6.578	79.51	360	357	33	38.88	683	11.72
13.001% - 14.000%	93	24,944,888	4.22	268,224.60	7.546	84.28	360	358	7	38.71	672	9.59
14.001% - 15.000%	90	2,348,400	0.40	293,550.00	7.899	82.88	360	358	7	45.98	645	12.09
15.001% - 16.000%	100	672,200	0.11	224,066.67	9.639	95.71	360	358	7	45.97	613	59.51
16.001% - 17.000%	-	676,000	0.11	676,000.00	4.875	80.00	360	355	5	0.00	629	00.00
17.001% - 18.000%	7	1,269,250	0.21	634,625.00	5.804	76.05	360	355	S	0.00	705	0.00
18.001% - 19.000%	3	737,508	0.12	245,836.00	6.537	75.56	360	356	4	45.52	672	0.00
Total:	2,103	591,517,493 100.00%	100.00%	281,273.18	6.105%	78.05%	360	357	3	37.58%	702	18.98%
Minimum: 9.750%												
Maximum: 18.625%		٠										
Weighted Average: 11.730%												

The information herein has been provided solety by UBS Investment Bank. Neither the issuer of certificates nor any of its affiliates makes any representation as to the accuracy or completeness of the information herein. The information contained herein will be superseded by the description of the mortgage loans contained and/or incorporated by reference in the Prospectus Supplement relating to the Certificates and supersedest all information contained and out of the mortgage loans contained term sheets relating to the mortgage pool previously provided by UBS Investment Bank.

OPMAC05-4 IO's

Next Rate Reset Date	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO	Full Doc %
2005-10-01	20	7.180.801	1.21%	359,040.05	5.181%	77.99%	360	355	S	31.82%	713	1.78%
2005-11-01	22	6,636,576	1.12	301,662.55	5.688	74.10	360	356	4	39.39	711	8.35
2005-12-01	32	10,479,325	1.77	327,478.91	6.029	79.02	360	357	6	36.01	713	6.53
2006-01-01	13	5,245,733	0.89	403,517.92	2.867	66.23	360	358	7	31.91	902	8.54
2006-02-01	-	447,200	0.08	447,200.00	5.250	80.00	360	329	-	31.31	733	00.00
2006-03-01	7	337,600	90.0	168,800.00	4.458	80,00	360	354	9	25.57	715	44.55
2007-04-01	31	8,974,425	1.52	289,497.58	6.146	78.62	360	355	ĸ	40.20	069	22.05
2007-05-01	89	19,006,009	3.21	279,500.13	6.277	77.30	360	356	4	41.04	684	14.37
2007-06-01	263	74,550,043	12.60	283,460.24	6.158	78,63	360	357	6	38,36	989	10.58
2007-07-01	274	77,180,341	13.05	281,680.08	6.180	80.10	360	358	7	39.17	685	11.55
2007-08-01	171	50,510,139	8.54	295,380.93	6.192	89.68	360	359	-	39.00	689	7.92
2008-04-01	12	3,072,007	0.52	256,000.58	5.921	77.25	360	355	S	39.93	735	24.09
2008-05-01	37	12,564,850	2.12	339,590.54	6.097	76.06	360	356	4	39,13	712	18.72
2008-06-01	22	17,930,205	3.03	344,811.63	6.184	76.36	360	357	3	39.69	707	19.21
2008-07-01	37	9,073,356	1.53	245,225.84	6.001	78.63	360	358	71	38.44	694	25.82
2008-01	17	3,885,204	99'0	228,541,41	5.981	78.52	360	359	1	34,46	705	43.18
2010-03-01	**	511,600	0.00	255,800.00	5.936	78.71	360	354	9	42.60	695	12.62
2010-04-01	7.7	5,964,671	1.01	220,913.74	6.063	77.50	360	355	S	40.96	720	28.31
2010-05-01	95	29,616,777	5.01	311,755.55	6.202	77.21	360	356	4	37.07	704	15.40
2010-06-01	346	94,827,088	16.03	274,066.73	890'9	77.01	360	357	6	37.25	713	22.56
2010-06-30	-	449,000	0.08	449,000.00	5.875	68.57	360	358	7	39,39	683	00.00
2010-07-01	280	69,627,678	11.77	248,670.28	6,161	78.25	360	358	7	35.97	709	17.70
2010-08-01	202	48,776,301	8.25	241,466.84	6.221	78.54	360	329	-	36.88	206	26.95
2012-05-01	4	1,285,800	0.22	321,450.00	5.671	68.94	360	326	4	35.33	720	63.77
2012-06-01	31	10,954,400	1.85	353,367.74	5.637	75.07	360	357	6	34.17	734	46.57
2012-07-01	13	6,080,706	1.03	467,746.62	6.092	72.10	360	358	7	36.40	735	34.59
2012-08-01	91	4,872,200	0.82	304,512.50	5.618	81.09	360	329	-	36,29	724	62.85
2015-06-01	22	7,770,158	1,31	353,189.00	5.687	75.07	360	357	m	28.97	160	91.39
2015-07-01	10	3,169,800	0.54	316,980.00	9.676	73.87	360	358	7	31.48	743	70.03
2015-08-01	2	537,500	0.09	268,750.00	5.413	69.89	360	359	1	23.04	737	100.00
Total:	2,103	591,517,493 100.00%	100.00%	281,273,18	6.105%	78.05%	360	357	3	37.58%	707	18.98%
Minimum: 20051001												
Maximum: 20150801												
Weighted Average: 20090127												

The information herein has been provided solely by UBS Investment Bank. Neither the issuer of certificates nor any of its affiliates makes any representation as to the accuracy or completeness of the information herein. The information contained herein will be superseded by the description of the mortgage toans contained and/or incorporated by reference in the Prospectus Supplement relating to the Certificates and supersedes all information contained in any collaired term steets relating to the mortgage pool previously provided by UBS Investment Bank.

Initial Rate Cap	COUNT	UPB	%	AVG UPB	WAC	LTV	LTV OTERM WAM AGE	WAM	AGE	DTI	FICO	Full Doc %
1.000%	83	27,242,585	4.61%	328,223.92	40	26.06%	360	357	62	34.41%		%69.9
1.500%	6	882,500	0.15	294,166.67	6.321	76.07	360	357	9	33.93	651	32.63
2,000%	48	16,135,259	2.73	336,151.23	5.979	77.47	360	357	3	39.72		34.98
3.000%	888	252,509,500	42.69	284,357.55	6,181	79.26	360	358	7	38.92	_	11.16
2.000%	885	226,016,694	38.21	255,386.09	6.162	78.08	360	358	7	36.75	707	21.68
%000%	961	68,730,955	11.62	350,668.14	5.814	74.43	360	357		35.79		39.75
Total:	2,103	591,517,493	100.00%	281,273.18	6.105%	78.05%	360	357	6	37.58%	702	18.98%
Minimum: 1.000% Maximum: 6.000% Weighted Average: 3,991%												

Periodic Rate Cap	COUNT	UPB	%	AVG UPB	WAC		LTV OTERM WAM AGE	WAM	AGE	DТI	FICO	FICO Full Doc %
1.000%	2,102 1	590,997,493 520,000	99.91% 0.09	281,159.61 520,000.00	6.104% 7.850	78.04% 80.00	360 360	357 355	es vs	3 37.58% 5 0.00	702 702	18.99% 0.00
Total:	2,103	591,517,493 100.00%	100.00%	281,273.18	6.105%	78.05%	360	357	3	360 357 3 37.58%	702	18.98%
Minimum: 1.000% Maximum: 2.000% Weighted Average: 1.001%												

Interest Only	COUNT	UPB	%	AVG UPB	WAC	LTV	LTV OTERM	WAM AGE	AGE	DTI		FICO Full Doc %
Interest Only	2,919	823,524,324 100.00%	100.00%	282,125.50	6.157%	76.46%	360	357	3	37.32%	704	21.72%
Total:	2,919	823,524,324 100.00%	100.00%	282,125.50	6.157%	76.46%	360	357		37.32%	704	21.72%

FICO & Documentation															
FICO Score	Full (2yr W2)	Stated Doc	Limited Doc	No Doc	Other (Full 1yr W2)	WAC	Avg Prin Bal	Curr LTV							
500 - 549	0.01%	%90:0	0.00%	0.00%	0.00%	8.475%	238,988,93	79.82							
550 - 599	0.49%	1.01%	%00.0	%00.0	0.00%	6.882%	240,106.78	79.12							
600 - 649	3.15%	9.35%	%00.0	1.95%	0.52%	6.554%	253,531.92	76.63							
650 - 699	5.15%	21.97%	%00.0	4.17%	3.18%	6.294%	264,537.96	76.21							
700 - 749	6.26%	16.41%	0.00%	3.78%	2.71%	6.047%	275,349.52	75.35							
750 - 799	6.20%	8.58%	%00:0	2.18%	1.54%	5.952%	282,001.81	73.28							
800 - 849	0.43%	0.62%	%00:0	0.20%	0.07%	5.957%	247,713.35	72.02							
Total:	21.69%	28.00%	0.00%	12.28%	8.03%	6.204%	268,269.84	75.47							
LTV & FICO															
	FICO < 450	451 - 500	501 - 550	551 - 600	601 - 650	651 - 700	701 - 750	751 - 800	801 - 850	851+			Gross		
10.01 - 20.00	0.00%	7000	76000	70UU U	0 430/	0.040/	/0000	70700	7070	-+	Avg Prin Bal	WAC	Margin	Limited Doc	Stated Doc
	%00.0	0.00%	0.00%	0.00%	0.12.0	0.01%	0.02%	0.04%	%L0.0	0.00%		6.819%	2.726%	0.00%	0.10%
	%00.0	%00.0	0.00%	0.00%	0.00%	0.03%	0.13%	0.13%	0.03%	0.00%	-	5.695%	2.6/3%	0.00%	0.08%
	0.00%	0.00%	0.00%	%000	0.22%	%250 0 97%	0.51%	0.000	0.00%	0.00%	260,262	5.00276	2.020%	0.00%	0.04%
50.01 - 60.00	0.00%	%00.0	%00.0	0.11%	0.91%	1 75%	1 74%	151%	0.03%	0000		5 88897	2 0000%	0.00%	1.06%
60.01 - 70.00	0.00%	0.00%	0.01%	0.20%	1.79%	3.88%	3.84%	2.30%	0.13%	0.00%	295.361	6.038%	2 948%	0.00%	5.10%
70.01 - 80.00	0.00%	0.00%	0.02%	0.46%	8.94%	24.51%	19.75%	11.99%	0.74%	0.00%	_	6.184%	2.837%	0.00%	42 14%
80.01 - 90.00	0.00%	0.00%	0.03%	0.74%	2.85%	2.37%	1.31%	0.49%	%90.0	%00.0	_	6.802%	5.210%	0.00%	5.05%
90.01 - 100.00	0.00%	0.00%	%00.0	%60:0	0.45%	0.74%	0.95%	0.49%	%90:0	%00.0	199,420	6.961%	3.652%	%00.0	0.30%
l otal:	0.00%	%00.0	%20.0	1.62%	15.47%	34.58%	28.95%	18.10%	1.22%	%00.0	268,270	6.204%	3.098%	0.00%	28.00%
Prin Balance & FICO															
					558		0			1 T T T T T T T T T T T T T T T T T T T	20 年 4 年 4 年 4 年 4 年 5	1			
Prin Balance	FICO < 450	451 - 500	501 - 550	551 - 600	601 - 650	651 - 700	701 - 750	751 - 800	801 - 850	851+	Cur L7	WAC	Margin	Limited Doc	Stated Doc
3	% 0	%0	%0	%0	% 0	%0-	%0	%0	%0	%0	58.99	7.128%	2250%	0.00%	0.04%
	%0	%0	%0	%0	%0	1%	1%	%0	%0	%0	72.10	6.613%	3.075%	0.00%	1.14%
	%0	%0	%0	%0	1%	3%	3%	2%	%0	%0	76.59	6.486%	2.843%	%00.0	4.59%
	%0	%0	%0	%	2%	4%	3%	2%	%0	%0		6.370%	3.075%	%00.0	2.50%
250,000.01 - 250,000.00	%0	%0	%0	%	2%	4%	3%	2%	%	%		6.212%	3.126%	%00.0	2.75%
. .	%0	0%	0%	% 6	2%	84%	3%	2%	%0	%0	1	6.192%	3.323%	%00.0	7.39%
١.	%0	%0	80	80	7,00	370	3%	% >	% à	%000		6.129%	3.307%	0.00%	6.56%
.	%0	%0	80	%0	%C	3%	3%	1%	0.00	80 %	10.01	%9L7'9	3.202%	0.00%	6.13%
450,000.01 - 500,000.00	%0	%0	%0	%0	1%	3%	2%	2%	%0	3 %	\dagger	6 147%	3 131%	0.00%	0,11.0 4.22%
	%0	%0	%0	%0	%0	2%	1%	1%	%0	%0	i -	6.034%	2 844%	%00.0	230%
	%0	%0	%0	%0	%0	1%	1%	1%	%0	%0	1	9.09	2.821%	0.00%	1.55%
	%0	%0	%0	%0	%0	2%	2%	1%	%0	%0		6.142%	2.690%	0.00%	3.08%
	%0	%0	%0	%	%0	%0	%0	%0	%0	%0	73.71	5.887%	3.179%	%00.0	0.63%
	%0	%0	%0	%0	%0	%0	%0	1%	%0	%0		5.954%	3.037%	0.00%	0.95%
	%0	%0	%0	%0	%0	%0	%0	%0	%	%0		6.043%	2.566%	0.00%	0.22%
850 000 01 - 850,000.00	%0	80 8	%0	%	%0	%0	%0	%0	%0	%		5.903%	3.058%	%00:0	0.38%
١.	0.00	00%	000	%n /o	0%	%0	96	0%	80	%0	1	6.083%	2.625%	%00.0	0.49%
. `.	%0	2 %	0.70	200	0.70	0%	10%	%0	% O	%0	74.94	6.075%	2.942%	%00.0	0.35%
Ų	%0	%0	%0	200	200	20	0	9	Q	200	_	0.202%	0,C/0.7	8000	0.33%
		,	52	0/.11	- %1	5	%	%	%	%0	K7 24	£ 8200%	2 81404	70000	4 000/

12.

Prepayment Penalty & FICO																
Prepayment Penalty Term	FICO < 450	451 - 500	501 - 550	551 - 600	601 - 650	651 - 700	701 - 750	751 - 800	801 - 850	851+	Curr LTV	WAC	Gross	Avg Prin Bal	l imited Doc	Stated
0	%0	%	%0	1%	5%	%6	8%	%5	%0	%0	76.09	6 439%	3 581%	283.681	%UU 0	16 30%
	%0	%0	%0	%0	%0	%0	1%	%0	%0	80	99 89	5.952%	2.533%	364,661	%000	0.59%
12	%0	%0	%0	%0	1%	4%	3%	%1	%0	80	73.36	6 248%	2 935%	334 905	%000	5 14%
24	%0	%0	%0	%0	4%	%6	%9	3%	%0	%0	78.26	6.153%	3.166%	261 418	%00.0	16 28%
	%0	%0	%0	%0	4%	10%	%6	%9	%0	%0	73.38	6.083%	2 653%	244 888	%000	17 28%
09	%0	%0	%0	%	1%	2%	2%	2%	80	%0	76.74	5 899%	2382%	256 420	%00.0	2 33%
Total:	%0	%0	%0	2%	15%	35%	75%	18%	1%	%0	75.47	6.204%	3.098%	268,270	0.00%	58.00%
00000000																
		ili ili											3			č
Mortg Rates	FICO < 450	451 - 500	501 - 550	551 - 600	601 - 650	651 - 700	701 - 750	751 - 800	801 - 850	851+	Curr LTV	WAC	Gross Margin	Ava Prin Bal	Limited Doc	Stated
3.501 - 4.000	%0	%0	%0	%0	%0	%0	%0	%0	%0	%0	80.00	3.875%	3.000%	274,899	0.00%	0.03%
4.001 - 4.500	%0	%0	%0	%0	%0	%0	%0	%0	%0	%0	74.54	4.418%	2.767%	283,698	%00'0	0.14%
4.501 - 5.000	%0	%0	%0	%0	%0	1%	2%	1%	%0	%0	71.18	4.914%	2.698%	400,355	%00.0	1.87%
5.001 - 5.500	%0	%0	%0	%0	1%	3%	3%	3%	%0	%0	71.94	5.372%	2.637%	306,016	0.00%	2.08%
5.501 - 6.000	%0	%0	%0	%0	3%	10%	11%	7%	%0	%0	72.82	5.846%	2.719%	301,234	%00.0	17.60%
6.001 - 6.500	%0	%0	%0	%	2%	11%	8%	4%	%0	%0	76.32	6.318%	3.083%	258,699	%00.0	18.19%
6.501 - 7.000	%0	%0	%0	%0	4%	%9	3%	2%	%0	%0	78.99	6.791%	3.675%	233,985	%00.0	9.40%
7.001 - 7.500	%0	%0	%0	%0	1%	2%	4%	1%	%0	%0	80.19	7.292%	3.883%	213,040	%00:0	3.27%
7.501 - 8.000	%0	%0	%0	%0	1%	1%	1%	%0	%0	%0	83.90	7.769%	4.841%	210,801	0.00%	1.64%
8.001 - 8.500	%0	%0	%0	%0	%0	%0	%0	%0	%0	%0	83.03	8.282%	4.670%	183,505	0.00%	0.53%
8.501 - 9.000	%0	%0	%0	%	%0	%0	%0	%0	%0	%0	83.39	8.755%	5.871%	214,287	%00.0	0.22%
9.001 - 9.500	%0	%0	%0	%0	%0	%0	%0	%0	%0	%0	98.05	9.293%	6.391%	136,100	%00.0	0.02%
9.501 - 10.000	%0	%0	%0	%0	%0	%0	%0	%0	%0	%0	90.39	%906.6	7.250%	286,982	%00:0	0.01%
11.501 - 12.000	%0	%0	%0	%0	%0	%0	%0	%0	%0	%0	15.78	12.000%	%000.0	26,033	%00.0	0.00%
Total:	%0	%0	%0	5%	15%	35%	79%	18%	1%	%0	75.47	6.204%	3.098%	268,270	%00.0	28.00%
Mortin Datos & I.TV												1				
ing rates or LIV	7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7						30 Value 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1									
Mortg Rates	94.>	40.01-50	50.01 - 60	60.01 - 70	70.01 - 80	80.01 - 90	90.01 - 100	100+	wa FICO	Gross Margin	Avg Prin Bal	Limited	Stated Doc		i i	
	%0	%0	%0	%0	%0	%0	%0	%0	707	3.000%	274,899	%00.0	0.03%			
4.001 - 4.500	%0	%0	%0	%0	%0	%0	%0	%0	726	2.767%	283,698	%00.0	0.14%			
4.501 - 5.000	%0	%0	%0	1%	2%	%0	%0	%0	733	2.698%	400,355	0.00%	1.87%			
5.001 - 5.500	%0	1%	%	7%	7%	%0	%0	%0	726	2.637%	306,016	0.00%	5.08%			
5.501 - 6.000	1%	1%	3%	2%	21%	1%	%0	%0	711	2.719%	301,234	0.00%	17.60%			
6.001 - 6.500	%0	%0	1%	3%	21%	2%	1%	%0	969	3.083%	258,699	%00.0	18.19%			
6.501 - 7.000	%0	%0	%0	2%	10%	3%	1%	%0	981	3.675%	233,985	%00.0	9.40%			
7.001 - 7.500	%0	%0	%0	%0	3%	1%	1%	%0	983	3.883%	213,040	0.00%	3.27%			
7.501 - 8.000	%0	%0	%0	%0	1%	1%	%0	%0	0/9	4.841%	210,801	0000	64%			
8.001 - 8.500	%0	%0	%0	%0	%0	%0	%0	%0	959	4.670%	183,505	%00.0	0.53%			
8.501 - 9.000	%0	%0	%0	%0	%0	%0	%0	%0	649	5.871%	214,287	0.00%	0.22%			
9.001 - 9.500	%0	%0	%0	%0	%0	%0	%0	%0	618	6.391%	136,100	%00.0	0.02%			
9.501 - 10.000	%0	%0	%0	%0	%0	%0	%0	%0	621	7.250%	266,982	%00.0	0.01%			
.501 - 12.000	%0	%0	%0	%0	%0	%0	%0	%0	631	%000.0	26,033	%00.0	%00.0			
<u>::</u>	7%	3%	%9	12%	%99	%	3%	%0	701	3.098%	268,270	%00:0	28.00%			_

AGGREGATE

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12.80% FICO 826-850 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% FICO 801-825 F 6 0.15% 0.15% 0.00% 0.00% 0.17% 0.17% 0.10% 0.00% 0.00% 0.00% 0.17% 0.17% 0.10% 0.00% 0.17% 0.10% 0.00% 0.12% 0.00% 0.00% 0.12% 0.00% 0.50% 0.54% 0.37% 0.35% 0.35% 0.03% 0.03% 0.03% 0.03% FICO 776-800 0.67% 0.35% 0.32% 0.70% 0.60% 0.53% 2.15% 0.17% 1.11% 1.11% FICO 751-775 0.52% 0.21% 0.33% 0.65% 0.65% 0.59% 1.78% 1.78% 1.304% FICO 726-750 0.32% 1.06% 1.06% 1.06% 3.07% 1.06% FICO 701-725 0.66% 0.32% 0.54% 1.09% 0.60% 0.61% 2.30% 2.30% 5.77% 19.02% FICO 676-700 0.62% 0.23% 0.55% 0.55% 0.48% 0.48% 0.48% 1.19% 1.56% 1.56% FICO 651-675 0.46% 0.24% 0.45% 0.48% 0.42% 1.92% 1.82% 1.58% 2.69% FICO 626-650 0.06% 0.08% 0.01% 0.01% 0.25% 0.80% 0.44% 1.10% 0.41% 0.41% 0.41% FICO 601-625 0.02% 0.03% 0.03% 0.07% 0.10% 0.23% 0.23% 0.04% 1.51% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% FICO 551-575 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% FICO <551 Original LTV
<=50.00
50.01-55.00
50.01-55.00
65.01-60.00
65.01-60.00
70.01-75.00
75.01-80.00
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95.01-100.00

SILENT SECONDS

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0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.03% 0.03% 0.00% 0.00% 0.00% 0.23% 0.23% 0.00% 0.00% 0.00% 0.84% 0.84% 0.00% 0.00% 0.00% 0.19% 0.19% 0.84%				0.00%	%00.0	%00'0	%00.0				%000
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0.00% 0.00% <th< td=""><td></td><td></td><td></td><td>%00:0</td><td>0.01%</td><td>0.03%</td><td>%00.0</td><td>%000</td><td></td><td>%000</td><td>0.05%</td></th<>				%00:0	0.01%	0.03%	%00.0	%000		%000	0.05%
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0.00% 0.00% 0.09%				0.37%	0.16%						1.20%
0.00% 0.00% 0.19% 1.35%				1.55%	%66.0	1.12%	%287%				7 68%
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C.03.00	0.00%	0.47% 2.69%	4.73%	2.67%	4.51%	4.03%					26.96%
Total: 0.00% 0.00% 0.03% 0.74% 5.14% 8.30%				10.23%	7.33%	7.21%	5.41%	3.23%			48.17%

AGGREGATE W SISA, NINA, NO RATIO

	0.54%		0.22%		0.31%	0.56%	1.22%	4 94%	7.04%	14.69%	29 51%
FICO 826-850	%00.0	%00.0	%00.0	%00.0	%00'0	%00.0	%00.0	%000	%00.0	%00'0	%00.0
FICO 801-825 FI	%00'0	%00.0	%00.0	%00.0	%00'0	%00'0	%00:0	0.05%	0.03%	%80.0	0 16%
FICO 776-800	%/00	%00'0			0.17%	%000	%00'0	%69.0	0.36%	0.36%	1 70%
FICO 751-775	0.21%	0000	%000	%00.0	%00.0	%00'0	0.12%	0.47%	0.41%	1.72%	76F6 C
FICO 726-750 F	0.15%	%00:0	%00'0	%00'0	%80:0	0.03%	0.13%	0.41%	0.55%	2.46%	3.80%
FICO 701-725 FI	%60:0	%00'0	0.12%	%00.0	%90'0	%00.0	0.34%	0.58%	1.13%	2.81%	5 13%
FICO 676-700 FIC	9,000	0.00%	%00:0	%00:0	%00:0	0.25%	0.24%	%98'0	1.72%	4.14%	7.21%
FICO 651-675 FP	0.02%	%00.0	%00:0	%00:0	%00'0	0.28%	0.18%	1.19%	1.43%	2.51%	5.61%
FICO 626-650 FI	%00'0	%00'0	%00 ⁰ 0	%00'0	%00'0	%00.0	0.22%	0.71%	1.37%	0.53%	2.83%
FICO 601-625 F	%00:0	%00:0	%0000	0.00%	%00:0	%00:0	%00.0	%£0:0	% # 0'0	%200	0.15%
FICO 576-600	0.00%	%00:0	%00.0	%00:0	%00:0	%00'0	%00:0	%00.0	%00.0	%00:0	%00'0
FICO 551-575	6 0.00%	0.00%	0.00%	%00:0	8 00:00%	%00.0	%00 ⁰ 0 9	9,000	6 0.00%	9 0.00%	7%00.0
FICO <551	0.00%	0.00%	0.00%	%00:0	0.00%	0.00%	00:00	0.00%	0.00%	0.00%	%00.0 —
	<=50.00	50.01-55.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00	90.01-95.00	95.01-100.00	

OPMAC05-4 - OLTV

	4.68%	2.65%	3.37%	5.62%	6.59%	6.54%	29.95%	2.02%	5.83%	2.16%	0.63%	100 000
FICO 826-850	0.00%	%00.0	0.00%	0.00%	%00.0	0.00%	%00.0	%00.0	0.00%	%00°0	%00.0	70000
FICO 801-825	0.15%	%90:0	0.01%	%80.0	%50'0	0.20%	0.54%	0.04%	%20.0	%90'0	%00'0	/900 7
FICO 776-800	0.58%	%99'0	0.16%	0.35%	0.44%	0.45%	4.03%	%00'0	0.14%	0.16%	0.10%	Value F
FICO 751-775	0.75%	0.35%	0.32%	%62'0	0.73%	%69:0	6.83%	%50'0	0.30%	0.18%	0.04%	787 0 77
FICO 726-750 F	0.73%	0.21%	0.39%	% 1 900	%11%	0.81%	8.71%	%00.0	0.39%	0.21%	0.15%	70 0 0 0 0 0
FICO 701-725 FI	0.62%	0.40%	0.72%	1.10%	1.35%	1.24%	%00'6	0.17%	0.75%	0.40%	0.19%	45.049/
FICO 676-700 FI	%99:0	0.34%	%59.0	1.11%	1.08%	1.23%	12.48%	0.28%	0.75%	0.34%	0.10%	40.036
FICO 651-675 FIG	0.64%	0.23%	0.49%	%55.0	1.18%	0.93%	9.91%	0.35%	%66:0	0.27%	0.03%	45 550/
FICO 626-650 FI	0.46%	0.24%	0.45%	0.84%	%92'0	0.61%	9.96%	0.38%	%66.0	0.23%	%00'0	/0C2 FF
FICO 601-625 (F	%90.0	%80.0	0.14%	0.08%	0.11%	0.26%	1.51%	0.44%	1.04%	0.22%	%00.0	Jaro &
FICO 576-600	0.02%	%80.0	0.03%	%20.0	%60'0	0.10%	0.33%	0.23%	0.46%	%80.0	0.02%	4 640/
FICO 551-575	%00:0 %	%00'0	%00.0	%00.0	% 0.04%	%20.0	%00:0	% 0.04%	%00:0 %	% O 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	%00:0	7000
FICO <551	%00:0	%00'0	%00'0	%00 [.] 0	%00'0	0.01%	0.02%	0.03%	0:00%	00:0	%00°0	1920 0
Original LTV	<=20.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00	90.01-95.00	95.01-100.00	1

SILENT SECONDS

	FICO <551	FICO 551-575	FICO 551-575 FICO 576-600 FICO 601-625		FICO 626-650	FICO 651-675	FICO 676-700	FICO 701-725	FICO 726-750	FICO 751-775	FICO 776-800	FICO 801-825	FICO 826-850	
c=50.00	%00°0	%00'0 %	%00.0	%00'0	%00'0	0.02%	%00:0 %	%90.0	% 0.28%	% 0.22%	% 0.11%	%00.0	0.00%	0.69
0.01-55.00	%00'0	%00'0 %	%00:0	0.00%	%00.0	%00.0	% 0.02%	%80.0	%00.0	%00.0	% 0.14%	%00.0	0.00%	0.25
5.01-60.00	%00.0	%00:0	%00.0	%00:0	%00.0	%90.0	% 0.11%	% 0.19%	%90.0	%00.0	%00.0	%00.0	%00.0	0.42
0.01-65.00	%00.0	%00:0	%00.0	%00.0	%00:0	0.02%	% 0:02%			%60.0		%0.03%	%00.0	0.41%
5.01-70.00	%00`0	%00:0	%00'0	%00'0	0.28%	0.61%	0.48%	% 0.41%	% 0.32%	% 0.13%	%60:0	%10.0	%00.0	2.34%
0.01-75.00	%00'0	%00.0	%00'0	0.01%	0.18%	9:38%	% 0.40%	% 0.27%	% 0:30%	% 0.19%	% 0.25%	6 0.11%	0.00%	2.08
5.01-80.00	%00.0	%00:0	0.03%	0.71%	4.68%	7.20%	9.21%		%60.9		2.59%	%040%	%00'0	41.80
0.01-85.00	%00'0	%00:0	%00.0	%00'0	%00'0	%00.0	%00'0	% 0.03%	%00:0	% 0.05%		%00.0	0.00%	0.08%
5.01-90.00	%00.0	%00:0	%00.0	0.02%	%00.0	%00'0	%00.0	%90'0 %	% 0.03%	%00.0	% 0.02%	%00.0	0.00%	0.12
0.01-95.00	%00'0	%00'0 %	%00'0	%00'0	%00'0	%00'0	%00'0 %	%00.0	%00.0	%00:0		%00.0		0.00
5.01-100.00	%00'0	%00'0 %	%00'0	%00'0	%00'0	0.00%	%00.0	%00.0	%00'0 %	%00.0	%00:0	%00:0	0.00%	00:0
otal:	%00.0	%00.0	0.03%	0.74%	5.14%	8.30%	10.23%	7.33%	7.21%	5.41%	3.23%	%950	%00.0	48.17

AGGREGATE w SISA,NINA, NO RATIO

	3.22%	1.55%	2.08%	3.86%	2.92%	2.33%	19.53%	1.21%	4.17%	1.13%	0.03%	/07 U C F
FICO 826-850	%00.0	0.00%	%00:0	0.00%	%00:0	%00.0	%00.0	%00.0	%00.0	%00.0	0.00%	7000
FICO 801-825 F	0.02%	%90.0	0.01%	0.03%	0.01%	%90.0	%200	0.02%	0.02%	0.02%	%00.0	7622 0
FICO 776-800	0.38%	0.27%	0.13%	0.25%	0.17%	%90'0	0.77%	%00.0	%80'0	%90.0	%00.0	7 1697
FICO 751-775 F	0.50%	0.25%	%60.0	0.51%	0.31%	0.19%	1.77%	%00'0	0.20%	%200	%00.0	76UB L
FICO 726-750 FI	0.43%	0.10%	0.13%	0.43%	0.20%	0.17%	2.42%	%00'0	0.21%	%60'0	%00:0	7 10°C
FICO 701-725 FIK	0.50%	0.29%	0.45%	0.83%	0.53%	0.52%	3.26%	%90.0	0.49%	0.14%	0.02%	760 7
FICO 676-700 FI	0.54%	0.17%	0.53%	0.75%	0.42%	0.43%	4.68%	0.19%	0.42%	0.25%	%00.0	8 18%
FICO 651-675 FIG	0.46%	0.16%	0.33%	0.24%	%95'0	0.46%	3.55%	0.17%	0.82%	0.24%	%00'0	7.01%
FICO 626-650 FIG	0.30%	0.20%	0.28%	%69.0	%95'0	0.18%	2.21%	0.27%	0.71%	0.14%	%00'0	7633 3
FICO 601-625 FR	%90'0	%700	0.12%	%80.0	%60'0	0.14%	%09'0	0.21%	%58.0	0.12%	%00.0	7,002 6
FICO 576-600 F.	0.02%	0.03%	0.01%	0.04%	0.03%	%60.0	0.18%	0.20%	0.35%	%10.0	0.02%	76Z6 U
FICO 551-575 FICO 576-600	%00'0	%00'0	%00:0	%00'0	0.04%	0.02%	%00:0	%#0.0	%00:0	%00'0	%00.0	0 10%
FICO <551	0.00%	%00.0	%00.0	%00.0	%00:0	%00.0	0.02%	0.03%	%00:0	%00'0	%00.0	7,900
_	<=20.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	00.28-10.08	85.01-90.00	90.01-95.00	95.01-100.00	Total

Pool Summary	COUNT	UPB	%	AVG UPB	WAC	LTV	LTV OTERM WAM	WAM	AGE	DTI	FICO
Conforming	1,871	\$395,474,967.77	89.67%	211,370.91	6.219%	78.78%	360	357	£	37.81%	695
Non-Conforming	531	267,286,421.44	40.33	503,364.26	6.077	77.44	360	357	3	37.83	702
Total:	2,402	\$662,761,389.21 100.00%	100.00%	275,920.64	6.162%	78.24%	360	357	€	37.82%	869
AVG UPB: \$275,920.64		- 4									
MIN UPB: \$40,000.00											
MAX UPB: \$1,765,750.00											
GROSS WAC: 6.1622075066%											
MIN RATE: 3.875%											
MAX RATE: 9.875%											
MIN ORIG LTV: 16.42%											
MAX ORIG LTV: 100,00%											
MIN ORIG TERM: 360											
MAX ORIG TERM: 360		3 -									
MIN WAM: 350		-									
MAX WAM: 359											
% SF/PUD: 81.20%											
% FULL/ALT: 18.44%		:									
% CASHOUT: 25.77%											
% BUYDOWN: 0.00%											
% LTV > 80 NO MI: 12.62%											
WA LTV: 78.24%		•••									
% FICO > 679: 62.78%											
% NO FICO: 0.00%											
WA FICO: 698											
% FIRST LIEN: 100.00%											
% PREPAY PENALTY: 70.59%											
CALIFORNIA %: 51.28%											
NORTH CA. %: 13.18%											
SOUTH CA. %: 38.10%											
ARM%: 100.00%											
FIXED%: 0.00%											
10%: 89.25%											

OPMAC05_4 Arm

Product Type	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
10/6 MONTH LIBOR -120 MONTH 10	34	\$11,477,458.00	1.73%	337,572.29	5.671%	74.44%	360	357	3	29.38%	754
	197	46,259,160.45	6.98	234,818.07	6.805	82.23	360	358	7	40.56	648
2/6 MONTH LIBOR - 24 MONTH IO	œ	2,427,350.00	0.37	303,418.75	6.419	80.09	360	356	4	41.83	206
_	116	35,944,676.00	5.42	309,867.90	6.465	80.62	360	357	6	41.02	959
2/6 MONTH LIBOR -120 MONTH 10	683	191,848,931.00	28.95	280,891.55	6.126	79.24	360	358	7	38.60	692
	30	7,342,679.17	1.11	244,755.97	6,639	77.49	360	357	6	40.89	673
3/6 MONTH LIBOR - 24 MONTH 10	-	300,667.00	0.05	300,667.00	5.875	80,00	360	355	S	36.84	741
3/6 MONTH LIBOR - 36 MONTH 10	20	7,274,650.00	1.10	363,732.50	6.319	78.30	360	357	æ	39.78	684
3/6 MONTH LIBOR - 60 MONTH IO	22	6,717,954.00	1.01	305,361.55	6.382	78.67	360	357	3	36.38	681
	112	32,232,351.00	4.86	287,788.85	5.980	76.27	360	357	33	39.10	716
	28	13,659,992.32	2.06	235,517.11	6,269	74.03	360	357	3	37.20	705
5/6 MONTH LIBOR - 36 MONTH 10	2	584,650.00	0.0	292,325.00	5.991	81.71	360	356	4	35.46	664
S/6 MONTH LIBOR - 60 MONTH 10	118	43,752,175.00	09.9	370,781.14	6.079	27.86	360	357	3	37.20	707
5/6 MONTH LIBOR -120 MONTH IO	833	205,436,290.00	31.00	246,622.20	6.152	77.63	360	358	7	36.84	710
6 MONTH LIBOR	9	1,859,149.62	0.28	309,858.27	6.013	78.83	360	356	4	41.29	695
6 MONTH LIBOR - 60 MONTH IO	10	3,130,261.00	0.47	313,026.10	5.552	71.16	360	356	4	41.52	706
6 MONTH LIBOR -120 MONTH 10	80	27,196,974.00	4.10	339,962.18	5.713	76.02	360	356	4	33.54	712
7/6 MONTH LIBOR	œ	2,122,914.66	0.32	265,364.33	5.810	75.28	360	358	7	30.88	754
7/6 MONTH LIBOR - 84 MONTH IO	16	5,792,150.00	0.87	362,009.38	5.699	74.34	360	357	6	35.39	724
7/6 MONTH LIBOR -120 MONTH 10	48	17,400,956.00	2.63	362,519.92	5.773	75.51	360	358	7	35.08	734
Total.	2 402	\$662.761.389.21 100.00%	100.00%	275.920.64	6.162%	78 24%	360	157	**	37.87%	809

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Original Balance	COUNT	OPB	%	AVG 0PB	WAC	LTV	OTERM	WAM	AGE	ITG	FICO
\$0.01 - \$50,000,00	4	\$177,549.00	0.03%	44,387.25	7.071%	75.28%	360	358	7	37.47%	709
\$50,000.01 - \$100,000.00	131	11,447,724.00	1.73	87,387.21	6,491	74.70	360	358	7	34.74	269
\$100,000.01 - \$150,000.00	410	52,692,818.00	7.95	128,519.07	6.402	79.50	360	358	7	36.30	703
\$150,000.01 - \$200,000.00	396	69,141,143.00	10.43	174,598.85	6.322	79.63	360	358	7	36.56	669
\$200,000.01 - \$250,000.00	325	73,514,266.00	11.09	226,197.74	6.139	78.66	360	357	9	38.06	969
\$250,000.01 - \$300,000.00	295	81,262,707.00	12.25	275,466.80	6,116	78.48	360	357	8	38.71	693
\$300,000.01 - \$350,000.00	228	74,142,023.00	11.18	325,184.31	6.102	79.26	360	357	3	38.46	169
\$350,000.01 - \$400,000.00	175	65,908,972.00	9.94	376,622.70	6,150	77.81	360	357	6	37.58	692
\$400,000.01 - \$450,000.00	135	57,405,454.00	8.66	425,225.59	6.052	79.70	360	358	7	40.36	269
\$450,000.01 - \$500,000.00	114	54,094,867.00	8.16	474,516.38	6.145	78.67	360	357	3	37.49	702
\$500,000.01 - \$550,000.00	49	25,653,994.00	3.87	523,550.90	6.009	78.13	360	357	3	37.23	707
\$550,000.01 - \$600,000.00	34	19,527,586.00	2.94	574,340.76	6.061	79.19	360	358	7	39.83	206
\$600,000.01 - \$650,000.00	55	34,955,660.00	5.27	635,557.45	6.212	76.01	360	357	3	35.37	705
\$650,000.01 - \$700,000.00	=======================================	7,412,150.00	1.12	673,831.82	5.881	73.00	360	357	6	41.51	989
\$700,000.01 - \$750,000.00	15	10,954,900.00	1.65	730,326.67	5.974	75.90	360	357	6	35.42	736
\$750,000.01 - \$800,000.00	4	3,071,350.00	0.46	767,837.50	6.253	80.00	360	358	7	38.24	718
\$800,000.01 - \$850,000.00	4	3,346,250.00	0.50	836,562.50	5.780	72.73	360	357	3	32.42	724
\$850,000.01 - \$900,000.00	v	4,358,500.00	99.0	871,700.00	6.049	79.01	360	358	7	41.58	700
\$900,000.01 - \$950,000.00	4	3,729,500.00	95'0	932,375.00	6,343	78.74	360	357	3	39.80	663
\$950,000.01 - \$1,000,000.00	-	1,000,000.00	0.15	1,000,000.00	6.500	77.47	360	357		44.55	683
\$1,000,000,01 >=	7	9,368,750.00	1.41	1,338,392.86	860'9	58.17	360	357		35.63	208
Total:	2,402	\$663,166,163.00 100.00%	100.00%	276,089.16	6.162%	78.24%	360	357	3	37.82%	869
Minimum: \$40,000.00											
Maximum: \$1,765,750.00											

Unpaid Balance	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	ITO	FICO
\$0.01 - \$50,000.00	4	\$177,170.99	0.03%	44,292.75	7.070%	75.27%	360	358	7	37.47%	709
\$50,000.01 - \$100,000.00	131	11,434,866.44	1.73	87,289.06	6.490	74.69	360	358	7	34.74	269
\$100.000.01 - \$150.000.00	410	52,655,967.57	7.94	128,429.19	6.402	79.50	360	358	7	36.30	703
\$150,000.01 - \$200,000.00	396	69,073,578.13	10.42	174,428.23	6.321	79.63	360	358	7	36.56	669
\$200,000.01 - \$250,000.00	325	73,463,061.38	11.08	226,040.19	6,138	78.66	360	357	3	38.05	695
\$250,000.01 - \$300,000.00	736	81,500,786.52	12.30	275,340.49	6,115	78.52	360	357	3	38.75	693
\$300,000.01 - \$350,000.00	727	73,787,933.75	11.13	325,056.98	6.102	79.21	360	357	3	38.41	691
\$350,000,01 - \$400,000,00	175	65,861,535,26	9.94	376,351,63	6,150	77.81	360	357	33	37.58	692
\$400,000.01 - \$450,000.00	135	57,391,913.12	8.66	425,125,28	6.052	79.70	360	358	7	40.36	697
\$450,000.01 - \$500,000.00	115	54,574,494.15	8.23	474,560.82	6.144	78.69	360	357	3	37.50	702
\$500,000.01 - \$550,000.00	87	25,135,089,23	3.79	523,647.69	6,009	78.10	360	357	3	37.19	708
\$550,000,01 - \$600,000.00	34	19,523,341.54	2.95	574,215.93	6.061	79.19	360	358	7	39.83	206
\$600,000.01 - \$650,000.00	55	34,950,345.27	5.27	635,460.82	6.212	76.01	360	357	6	35.37	705
\$650,000,01 - \$700,000.00	11	7,412,150.00	1.12	673,831.82	5.881	73.00	360	357	3	41.51	989
\$700,000.01 - \$750,000.00	15	10,944,805.87	1.65	729,653.72	5.975	75.90	360	357	33	35.42	736
\$750,000.01 - \$800,000.00	4	3,071,350.00	0.46	767,837.50	6.253	80.00	360	358	7	38.24	718
\$800,000.01 - \$850,000.00	4	3,346,250.00	0.50	836,562.50	5.780	72.73	360	357	e.	32.42	724
\$850,000.01 - \$900,000.00	S	4,358,500.00	99.0	871,700.00	6.049	79.01	360	358	7	41.58	200
\$900,000.01 - \$950,000.00	4	3,729,500.00	0.56	932,375.00	6.343	78.74	360	357	33	39.80	663
\$950,000,01 - \$1,000,000.00	-	1,000,000.00	0.15	1,000,000.00	6.500	77.47	360	357	٣	44.55	683
\$1,000,000.01 >=	7	9,368,750.00	1.41	1,338,392.86	860'9	58.17	360	357	3	35.63	708
Total:	2,402	\$662,761,389.21	100.00%	275,920.64	6.162%	78.24%	360	357	E	37.82%	869
Minimum: \$40,000.00 Maximum: \$1.765.750.00											

Gross Rate	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
3.501% - 4.000%	-	\$274,899.00	0.04%	274,899.00	3.875%	80.00%	360	355	ν	29.97%	707
4.001% - 4.500%	œ	2,269,585.00	0.34	283,698.13	4.418	74.54	360	356	4	29.26	726
4.501% - 5.000%	78	26,786,263.14	4.04	343,413.63	4.900	75.18	360	357	ω,	35.70	729
5.001% - 5.500%	299	87,060,793.94	13.14	291,173.22	5.358	75.49	360	358	7	35.56	724
5.501% - 6.000%	902	209,511,844.58	31.61	296,758.99	5.834	76.71	360	357		38.02	708
6.001% - 6.500%	644	175,060,447.48	26.41	271,832.99	6,311	78.51	360	357	E.	38.10	069
6.501% - 7.000%	401	99,572,357.67	15.02	248,310,12	6.794	80.78	360	358	7	39,14	677
7.001% - 7.500%	154	36,209,904.99	5.46	235,129,25	7,288	82.47	360	358	7	38.36	629
7.501% - 8.000%	75	18,166,179.32	2.74	242,215.72	7.764	86.14	360	358	7	39.57	658
8.001% - 8.500%	26	5,388,954.71	0.81	207,267.49	8.299	84.62	360	358	7	38.25	655
8.501% - 9.000%	7	1,787,959.38	0.27	255,422.77	8.752	83.86	360	357	ę	43.86	651
9.001% - 9.500%	2	272,200.00	0.04	136,100.00	9,293	98.05	360	357	3	47.92	618
9.501% - 10.000%	_	400,000.00	0.06	400,000.00	9.875	94.12	360	359	-	45.16	609
Total:	2,402	\$662,761,389.21	100.00%	275,920.64	6.162%	78.24%	360	357	3	37.82%	869
Minimum: 3.875%											
Maximum: 9.875%											

The information herein has been provided solely by UBS Investment Bank. Neither the issue of certificates nor any of its affiliates makes any representation as to the accuracy or completeness of the information herein is preliminary, and will be superseded by the description of the mortgage loans contained and/or incorporated by reference in the Prospectus Supplement relating to the Certificates and supersedes all information contained any contained and or incorporated by reference in the Prospectus Supplement relating to the mortgage pool previously provided by UBS Investment Bank.

Was UBS Investment

Original Term to Maturity	COUNT	UPB	%	AVG UPB	WAC	LTV	WAC LTV OTERM WAM AGE	WAM	AGE	DTI	FICO
360	2,402	\$662,761,389.21 100.00%	100.00%	275,920.64	6.162%	78.24%	360	360 357 3	3	37.82%	869
Total:	2,402	\$662,761,389.21 100.00%	100.00%	275,920.64	6.162%	78.24%	360	357	3	357 3 37.82%	869
Minimum: 360 Maximum: 360											

Remaining Term to Stated Maturity	COUNT	UPB	%	AVG UPB WAC LTV OTERM WAM AGE	WAC	LTV	OTERM	WAM	AGE	DTI	DTI FICO
301 - 360	2,402	2,402 \$662,761,389.21 100.00%	100.00%	275,920.64 6.162%	6.162%	78.24%	i	360 357 3	3	37.82%	869
Total:	2,402	\$662,761,389.21 100,00%	100,00%	275,920.64 6.162%	6.162%	78.24%		357	3	360 357 3 37.82%	869
Minimum: 350		es at									
Maximum: 359											

Seasoning	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
	475	\$125,786,134.00	_	264,812.91	6.253%	80.05%	360	359	_	38.26%	694
7	701	185,591,607.69	28.00	264,752.65	6.185	78.35	360	358	7	37.29	697
3	847	242,092,380.90		285,823.35	6.123	77.75	360	357	e	37.56	701
4	997	78,636,055.54		295,624.27	6.192	76.72	360	356	4	38.94	869
·c	103	28,316,527.89		274,917.75	5.875	77.82	360	355	ĸ	38.54	702
9	9	1,499,179.99		249,863.33	5.875	80.19	360	354	9	38.79	693
7	3	734,636.66		244,878.89	6.325	76.94	360	353	7	44.13	209
10	-	104,866.54	ļ	104,866.54	4.625	91.05	360	350	2	32.97	598
Total:	2,402	\$662,761,389.21 100.00%	100.00%	275,920.64	6.162%	78.24%	360	357	3	37.82%	869
Minimum: 1											
Maximum: 10											

DTI	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM WAM	WAM	AGE	DTI	FICO
<= 0.000%	377	\$108,109,368.88	16.31%	286,762,25	6.251%	74.21%	360	357	3	0.00%	704
1.001% - 6.000%	7	956,000.00	0.14	478,000.00	5.750	80.00	360	357	6	4.21	756
6.001% - 11.000%	11	2,363,516.77	0.36	214,865.16	6,434	80.11	360	357	e	8.25	741
11.001% - 16.000%	91	3,985,414.11	09'0	249,088.38	5.718	70.97	360	357	3	13.86	711
16.001% - 21.000%	\$5	14,610,380.85	2.20	270,562.61	5.962	71.24	360	358	7	18.90	720
21.001% - 26.000%	66	22,303,625.75	3.37	225,289.15	6.157	77.84	360	357	33	23.62	709
26.001% - 31.000%	161	52,761,536.31	7.96	276,238.41	5.932	77.28	360	358	7	28.88	716
31.001% - 36.000%	. 367	91,988,483,43	13.88	250,649.82	6.108	78.62	360	357	€	33.67	702
36.001% - 41.000%	250	153,662,876.09	23.19	279,387.05	6.133	79.78	360	358	7	38.60	694
41.001% - 46.000%	543	157,112,186.48	23.71	289,341.04	6.146	79.81	360	357	3	43.33	769
46.001% - 51.000%	152	43,132,587.48	6.51	283,767.02	6.537	80.13	360	357	3	48.22	673
51.001% - 56.000%	31	8,386,113.07	1.27	270,519.78	6.415	80.16	360	357	6	53.47	678
56.001% - 61.000%	ĸ	2,030,300.00	0.31	406,060.00	6.263	78.91	360	356	4	58.06	089
61.001% - 66.000%	2	789,600.00	0.12	394,800.00	6,196	80.00	360	358	7	63.30	704
66.001% - 71.000%	2	569,400.00	0.09	284,700.00	7.064	85.33	360	358	2	69.24	628
Total:	2,402	\$662,761,389.21 100.00%	100.00%	275,920.64	6.162%	78.24%	360	357	6	37.82%	869
Minimum: 0.00% Maximum: 70.04% WADTI: 37 82%											

FICO Scores	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
520 - 529	1	\$255,122.10	0.04%	255,122.10	8.950%	80.00%	360	355	v	31.83%	524
540 - 549	1	347,184.92	0.05	347,184.92	8.150	84.34	360	357	33	48.76	547
550 - 559	73	628,042.39	0.09	314,021.20	6.437	72.67	360	355	ĸ	38.92	554
570 - 579	4	1,161,379.82	0.18	290,344.96	609'9	77.25	360	357	€	38.86	575
580 - 589	26	6,289,353.13	0.95	241,898.20	7.080	83.41	360	357		41.34	584
590 - 599	26	6,338,015.17	96'0	243,769.81	908'9	81.72	360	358	7	42.04	594
609 - 009	40	12,876,889.53	1.94	321,922.24	6.857	82.25	360	358	7	41.68	909
610 - 619	23	5,680,910.81	98.0	246,996.12	6.778	86.79	360	357		38.68	614
620 - 629	95	26,098,565.85	3.94	274,721.75	6.611	80.28	360	358	7	39.25	625
630 - 639	111	26,002,887.83	3.92	234,260.25	6.637	80.53	360	357	6	40.15	634
640 - 649	124	31,542,857.26	4.76	254,377.88	6.414	78.16	360	357	3	39.52	645
650 - 659	142	39,262,580.55	5.92	276,497.05	6.286	78.24	360	357	6	39.26	929
699 - 099	159	45,680,690.66	689	287,299.94	6.292	78.73	360	357	6	38.51	999
620 - 679	152	44,527,130.68	6.72	292,941.65	6.201	77.59	360	358	7	38.60	675
689 - 089	210	59,817,345.30	9.03	284,844.50	6.088	78.71	360	357	33	38.88	684
669 - 069	152	41,190,855.69	6.22	270,992.47	6.196	77.96	360	357	33	36.79	695
700 - 709	163	47,222,125.65	7.13	289,706.29	6.049	78.75	360	357	æ	37.70	704
710 - 719	133	40,711,451.59	6.14	306,101.14	90.9	76.26	360	357	ť	37.84	714
720 - 729	140	39,246,337.25	5.92	280,330.98	5.965	76.61	360	357	6	36.27	725
730 - 739	130	35,661,774.80	5.38	274,321.34	5.870	77.74	360	358	7	36,90	735
740 - 749	126	30,933,374.57	4.67	245,502.97	5.951	79.19	360	357	E	36,66	744
750 - 759	Ξ	30,800,929.91	4.65	277,485.86	900.9	20.92	360	357	33	37.83	755
760 - 769	26	27,978,747.20	4.22	288,440.69	5.889	76.30	360	357	3	36.13	292
977 - 777	68	22,401,909.80	3.38	251,706.85	5.793	76.51	360	357	٣	36.06	477
780 - 789	70	20,129,377.48	3.04	287,562.54	5.848	77.41	360	357	33	31.71	785
790 - 799	41	11,134,223.36	1.68	271,566.42	5.917	79.08	360	357	£	32.98	794
800 - 809	24	5,462,464.27	0.82	227,602.68	5.886	75.38	360	358	7	34.26	804
810 - 819	10	3,378,861.65	0.51	337,886.16	5.994	78.90	360	357	3	37.69	813
Total:	2,402	\$662,761,389.21	100.00%	275,920.64	6.162%	78.24%	360	357		37.82%	869
Minimum FICO: 524 Maximum FICO: 816											

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Loan to Value Ratio	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
15.01% - 20.00%	2	\$328,500.00	0.05%	164,250.00	6.106%	18.02%	360	357	33	0.00%	699
20.01% - 25.00%	1	230,000.00	0.03	230,000.00	5.875	24.47	360	358	7	0.00	770
25.01% - 30.00%	2	324,400.00	0.05	162,200.00	4.842	27.04	360	356	4	0.00	718
30.01% - 35.00%	33	599,073.00	0.09	199,691.00	5.959	31.18	360	358	7	31.53	712
35.01% - 40.00%	10	3,303,415,46	0.50	330,341.55	5.748	38.64	360	358	7	23.28	736
40.01% - 45.00%	6	2,278,428.35	0.34	253,158.71	5.694	43.48	360	358	7	21.42	701
45.01% - 50.00%	13	5,136,700.00	0.78	395,130.77	5.824	48.05	360	357	3	30.96	732
50.01% - 55.00%	28	9,238,142,41	1.39	329,933.66	5.869	52.62	360	357	æ	36.31	689
55.01% - 60.00%	29	8,067,707.72	1.22	278,196.82	5.615	58.14	360	358	7	35.17	707
60.01% - 65.00%	29	23,193,855,20	3.50	346,176.94	5.795	63.86	360	357	33	35.10	701
65.01% - 70.00%	151	39,080,759,96	5.90	258,812.98	6.028	69.39	360	357	3	38.05	701
70.01% - 75.00%	133	39,231,947.86	5.92	294,977.05	6.173	73.89	360	357	3	37.38	702
75.01% - 80.00%	1,620	448,107,900.06	19.79	276,609.81	6.088	79.81	360	357	3	37.66	703
80.01% - 85.00%	51	15,327,656.59	2.31	300,542.29	6.636	84.23	360	358	7	40.99	641
85.01% - 90.00%	192	48,684,037.20	7.35	253,562.69	6.912	89.62	360	358	7	41.10	629
90.01% - 95.00%	7.3	15,689,437.68	2.37	214,923.80	7.077	94.74	360	358	7	37.53	688
95.01% - 100.00%	18	3,939,427.72	0.59	218,857.10	6.313	99.75	360	358	7	39.49	726
Total:	2,402	\$662,761,389.21	100.00%	275,920.64	6.162%	78.24%	360	357	3	37.82%	869
Minimum: 16.42											
Maximum: 100.00											

Combined Loan To Value Ratio	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
15.01% - 20.00%	7	\$328,500,00	0.05%	164,250.00	6.106%	18.02%	360	357	3	0.00%	699
20.01% - 25.00%	-	230,000.00	0.03	230,000.00	5.875	24.47	360	358	7	0.00	770
25.01% - 30.00%	2	324,400.00	0.05	162,200.00	4.842	27.04	360	356	4	0.00	718
30.01% - 35.00%	3	599,073.00	0.09	199,691.00	5.959	31.18	360	358	7	31.53	712
35.01% - 40.00%	90	2,875,915,46	0.43	359,489.43	5.744	38.97	360	358	7	19.56	738
40.01% - 45.00%	∞	1,826,000.00	0.28	228,250.00	5.742	43.52	360	358	7	21.42	969
45.01% - 50.00%	13	5,009,128.35	0.76	385,317.57	5.774	46.72	360	357	3	39.24	726
50.01% - 55.00%	27	8,588,192.41	1.30	318,081.20	5.878	52.67	360	357	£	37.06	889
55.01% - 60.00%	24	6,811,257.72	1.03	283,802.40	5.575	57.85	360	358	7	35.60	705
60.01% - 65.00%	62	20,491,105.20	3.09	330,501.70	5,780	63.73	360	357	٣	34.95	969
65.01% - 70.00%	73	21,674,616.77	3.27	296,912,56	5.896	69.17	360	357	3	38.79	705
70.01% - 75.00%	80	25,419,309.36	3.84	317,741.37	6.082	73.43	360	357	3	38.48	969
75.01% - 80.00%	375	107,661,209.02	16.24	287,096.56	6.085	79.05	360	357	3	36.54	703
80.01% - 85.00%	17	25,938,783.60	3.91	365,334.98	6,365	79.75	360	357	3	38.99	899
85.01% - 90.00%	375	105,970,610.47	15.99	282,588.29	6.528	83.10	360	358	7	38.49	684
90.01% - 95.00%	401	98,149,012.74	14.81	244,760.63	6.396	81.41	360	358	7	37.18	669
95.01% - 100,00%	877	230,864,275.11	34.83	263,243.19	6.024	80.12	360	358	2	38.51	704
Total:	2,402	\$662,761,389.21 100.00%	100.00%	275,920.64	6.162%	78.24%	360	357	3	37.82%	869
Minimum: 16.42 Maximum: 100.00		-									

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Geographic Concentration	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM AGE	AGE	DTI	FICO
California	944	\$339,847,005.42	51.28%	360,007.42	5.986%	76.49%	360	357	60	38.35%	701
Georgia	460	84,684,477.98	12.78	184,096.69	5.872	80.03	360	358	7	34.89	718
New Jersev	171	50,238,972.87	7.58	293,795.16	6.683	81.08	360	358	7	39.72	672
Florida	221	46,492,782.03	7.02	210,374.58	6.701	80.67	360	358	7	36.28	869
New York	77	25,696,098.52	3.88	333,715,57	6.429	80.01	360	358	7	41.43	672
Nevada	82	19,476,260.82	2.94	237,515.38	6.079	77.95	360	357	E	37.60	701
Massachusetts	49	14,757,618.15	2,23	301,175.88	6.637	77.98	360	357	33	39.22	629
Arizona	69	14,254,500.26	2.15	206,586.96	6.346	79.53	360	357	9	35.67	701
Washington	47	11,760,402.62	1.77	250,221.33	5.943	80.68	360	358	7	35.80	688
Colorado	37	9,120,325.84	1.38	246,495,29	995'9	80.37	360	357	6	39,54	200
Maryland	76	6,690,713.93	1.01	257,335.15	6.598	81.13	360	358	7	40.87	664
Texas	31	4,704,033.02	0.71	151,743.00	6.541	79.29	360	326	4	40.69	684
Virginia	15	3,934,487,34	0.59	262,299.16	6.326	80.76	360	357	33	33.77	694
North Carolina	21	3,559,010.00	0.54	169,476.67	6.514	78.66	360	357	က	38.47	687
Connecticut	16	3,348,057.19	0.51	209,253.57	6,367	78.92	360	358	7	40.18	629
Pennsylvania	18	3,119,040.92	0.47	173,280.05	6.841	82.51	360	358	7	36,31	675
Hawaii	90	2,795,609.70	0.42	349,451,21	6.215	81.00	360	357	E	32.58	705
Michigan	15	2,635,726.26	0.40	175,715.08	7.054	80.59	360	357	E	35.87	673
Oregon	13	2,074,859.40	0.31	159,604.57	6.514	77.87	360	358	7	38.28	929
South Carolina	11	1,783,893.98	0.27	162,172.18	6,121	79.22	360	358	71	36.41	712
Rhode Island	7	1,687,437.86	0.25	241,062.55	6.610	77.77	360	358	7	36,86	621
Minnesota	9	1,399,317.41	0.21	233,219,57	6.574	77.67	360	356	4	40.27	704
Illinois	9	1,361,371.00	0.21	226,895.17	7.027	81.08	360	358	7	39.68	739
New Mexico	10	1,298,145.73	0.20	129,814.57	6.377	80.05	360	357	6	37.29	675
Tennessee	S	1,071,149.79	0.16	214,229.96	6.137	79.89	360	357	m	30.70	738
Ohio	œ	812,652.71	0.12	101,581.59	6.429	80.93	360	358	7	31.69	684
New Hampshire	4	746,614.02	0.11	186,653.51	992.9	86.90	360	357	3	33,59	649
Maine	4	585,932.67	0.09	146,483.17	6.380	87.30	360	358	7	40.50	731
Alabama	4	551,920.00	0.08	137,980.00	6,467	80.00	360	358	7	33.46	780
Mississippi	ın	474,150.00	0.02	94,830,00	6.591	79.11	360	358	7	32.46	738
Arkansas	1	440,000.00	0.07	440,000.00	5.875	73.09	360	355	S	0.00	707
Delaware	7	437,841.88	0.07	218,920.94	6.975	79.51	360	358	7	40.26	644
Utah	9	315,550.00	0.05	105,183,33	6,711	76.41	360	358	7	22.88	707
Missouri	7	207,929.90	0.03	103,964.95	6.931	77.76	360	357	9	38.14	657
Indiana	1	168,000,00	0.03	168,000.00	6.500	80.00	360	359	1	41.10	627
Kansas	1	91,200.00	0.01	91,200.00	6.625	80.00	360	326	4	0.00	629
Idaho	1	87,350.00	0.01	87,350.00	6.375	69.98	360	358	7	38,48	755
Nebraska	-	50,950.00	0.01	50,950.00	5.750	59.98	360	358	7	36.83	74
Total:	2,402	\$662,761,389.21 100.00%	100.00%	275,920.64	6.162%	78.24%	360	357	6	37.82%	869

North-South CA	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FIC0
North CA	229	\$87,348,685.73	13,18%	381,435,31	5.952%	74.37%	360	357	3	37.42%	708
South CA	715	252,498,319.69	38.10	353,144,50	5.998	77.22	360	357	m	38.64	_
States Not CA	1,458	322,914,383.78	48.72	221,477.63	6.347	80.09	360	358	7	37.29	694
Total:	2,402	\$662,761,389.21	100.00%	275,920.64	6.162%	78.24%	36	0 357		37.82%	869

Zip Code Concemtration	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
30349	32	\$4,936,751.01	0.74%	154,273.47	6.051%	80.09%	360	358	7	36.93%	692
30213	28	4,411,429.00	0.67	157,551.04	6,120	79.84	360	358	7	34.65	969
30319	=	4,310,556.00	0.65	391,868.73	5.247	76.51	360	358	7	30.41	742
92336	11	3,667,100.00	0.55	333,372.73	5.861	80.00	360	357	6	38.24	694
92562	œ	3,518,900.00	0.53	439,862.50	5.960	78.45	360	358	7	41.14	654
Other	2,312	641,916,653.20	96.85	277,645.61	6.172	78.22	360	357	3	37.89	869
Total:	2,402	\$662,761,389.21	100.00%	275,920.64	6.162%	78.24%	360	357	m	37.82%	869

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Loan Purpose	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
Purchase	1,733	\$456,549,469,26	68.89%	263,444.59	6.152%	79.72%	360	357	3	37.95%	706
Refinance - Cashout	999	170,782,642.09	25.77	304,969.00	6.297	75.45	360	357	6	38.27	671
Refinance - Rate Term	109	35,429,277.86	5:32	325,039.25	5.647	72.68	360	357		33.87	721
Total:	2,402	\$662,761,389.21	100.00%	275,920.64	6.162%	78.24%	360	357	8	37.82%	869

Document Type	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM /	AGE	DTI	FICO
Stated Income Full Asset	944	\$274,031,946.65	41.35%	290,288.08	%880'9	78.11%	360	357	9	37.57%	703
Stated Documentation	625	158,410,503.83	23.90	273,593.27	6,464	80.14	360	358	7	39.06	_
Full Documentation	502	122,209,569.84	18.44	243,445.36	5.858	79.65	360	357	60	36.78	710
No Income No Asset	202	55,180,975.70	8.33	273,173,15	6.233	71.15	360	357	6	0.00	702
No Ratio	175	52,928,393.18	7.99	302,447.96	6.271	77.40	360	357	3	0.00	707
Total:	2,402	\$662,761,389.21	100.00%	275,920.64	6.162%	78.24%	360	357	3	37.82%	869

Property Type	COUNT	UPB	%	AVG UPB	WAC	LTV	LTV OTERM	WAM AGE	AGE	DTI	FICO
Single Family Residence	1,219	\$360,842,889.53	54.45%	296,015.50	6.125%	77.35%	360	357	6	38.02%	695
PUD	743	177,304,468.48	26.75	238,633.20	6,156	79.73	360	358	1	37.29	707
Condo	284	73,534,124.51	11.10	258,922.97	6,101	78.90	360	357	3	36.20	111
2-4 Family	951	51,079,906.69	7.71	327,435.30	6,534	78.43	360	357	3	40.42	684
Total:	2,402	\$662,761,389.21 100.00%	100.00%	275,920.64	6.162%	78.24%	360	357		37.82%	869

Occupancy	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FIC0
Owner Occupied	1,865	\$555,101,939,68		297,641.79	6.081%	78.39%	360	357	က	31.90%	969
Non-Owner Occupied	426	83,268,815.42	12.56	195,466.70	6,568	76.90	360	357	6	30.72	712
Second Home	111	24,390,634.11		219,735.44	6.627	79.43	360	357	3	29.11	703
Total:	2,402	\$662,761,389.21	100.00%	275,920.64	6.162%	78.24%	360	357	3	31.65%	869

		- Light									
Lien Position	COUNT	· UPB	%	AVG UPB	WAC	LTV	OTERM WAM AGE	WAM	AGE	DTI	FICO
	2,402	\$662,761,389.21 100.00%	100.00%	275,920.64	6.162%	78.24%	360	357	3	37.82%	869
Total:	2,402	\$662,761,389.21	100.00%	275,920.64	6.162%	78.24%	360	357	60	37.82%	869

repayment renally	COUNT	OP.B	%	AVG UPB	WAC	LTV	LTV OTERM	WAM	AGE	DTI	FICO
6	640	\$194,885,058.86	• •	304,507.90	6.434%	78.79%	360	357	60	39.31%	697
· ve	79	9,478,893,25		364,572.82	5.976	69,25	360	357		36.19	736
17	167	56,895,939,52		340,694.25	6.118	75.68	360	357	ĸ	38.01	701
24	801	215,769,379,64		269,375.01	6.102	79.05	360	357	m	38.02	691
9.5	595	142,210,036,27		239,008.46	6.032	77,93	360	358	7	36.82	703
09	173	43,522,081.66	6.57	251,572.73	5.771	78.11	360	358	7	33.97	729
Total:	2,402	\$662,761,389.21 100.00%	100.00%	275,920.64	6.162%	78.24%	360	357	3	37.82%	869

Prepayment Type	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM AGE	AGE	DTI	FICO
12H	137	\$46,369,455,83	7.00%	338,463.18	6.185%	76.46%	360	357	60	38.50%	969
12M	19	6,545,998.53	0.99	344,526.24	5.819	69,49	360	357	6	37.26	727
12S	11	3,980,485.16	09.0	361,862.29	5.828	76.75	360	356	4	31.55	718
24H	577	160,220,574.36	24.17	277,678.64	6.059	79.38	360	358	7	38.01	889
24M	202	49,829,139,69	7.52	246,678.91	6.239	78.61	360	357	33	38.18	701
24S	22	5,719,665.59	98.0	259,984.80	6.112	73.76	360	357		36.88	869
36H	482	107,978,751.28	16.29	224,022.31	6,049	78.38	360	358	7	37.24	701
36M	26	22,870,709.90	3.45	300,930.39	5.966	76.58	360	357	3	36.15	705
368	37	11,360,575.09	1.71	307,042.57	6.000	76.32	360	357	3	34.53	724
H09	25	10,521,585.57	1.59	202,338.18	6,174	77.48	360	358	7	35.47	705
M09	25	5,133,724,34	0.77	205,348.97	908'9	79,40	360	357	3	39.14	710
. S09	96	27,866,771.74	4.20	290,278.87	5.520	78.12	360	358	7	32.63	742
Н9	14	4,744,068.51	0.72	338,862.04	6,037	67.54	360	357	€0	38.68	738
W9	6	3,636,374.75	0.55	404,041.64	5.878	68.33	360	358	7	31.07	743
S9		1,098,450.00	0.17	366,150.00	6.041	79.70	360	357		43.25	701
No PPP	640	194,885,058.86	29.41	304,507.90	6.434	78.79	360	357	3	39.31	697
Total:	2,402	\$662,761,389.21 100.00%	100.00%	275,920.64	6.162%	78.24%	360	357	3	37.82%	869

Balloon Flag	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM WAM AGE	WAM	AGE	DTI	FICO
Not a Balloon Loan	2,402	\$662,761,389.21	100.00%	275,920.64	6.162%	6.162% 78.24%	360	357		37.82%	869
Total:	2,402	\$662,761,389.21 100.00%	100.00%	275,920.64	6.162%	6.162% 78.24%	360	922	3	37.82%	869

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Originator	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FIC0
Alterna Mortgage	13	\$3,853,143,83	0.58%	296,395.68	7.191%	78.81%	360	358	7	41.37%	701
Avaris Canital	17	5,671,307.16	0.86	333,606.30	5.968	76,19	360	359	_	38.14	719
Fauity New. Inc.	3	1,944,650.00	0.29	648,216.67	5.831	68.60	360	357	6	35.05	675
Gateway Rank FSB	93	22,104,468.06	3.34	368,407.80	5.873	70.29	360	358	7	37.95	727
Heritage Plaza Mortgage, Inc.	23	5,917,750.00	0.89	257,293,48	6.011	72.44	360	356	4	43.43	206
Loan Center of California, Inc.	19	8,559,330.44	1.29	450,491.08	6,105	75.31	360	356	4	42.59	695
Mortgage Enterprise, Ltd.	9	2,425,150.00	0.37	404,191.67	7.126	81.92	360	356	4	41.34	695
Mylor Financial	-	398,000,00	90.0	398,000.00	7.300	80.00	360	358	7	49.28	629
Onteum	1.941	503,155,380,10	75.92	259,224.82	6.211	79.11	360	358	~	37.59	693
Pemmtek Mortgage Services	7	1,588,866.75	0.24	226,980.96	7.717	77.85	360	356	4	36.61	683
Provident Bank	134	50,596,697.02	7.63	377,587.29	5.964	77.12	360	357	m	37.53	206
Pro30 Funding	-	520,000.00	0.08	520,000.00	7.850	80.00	360	355	3	0.00	702
Ouicken Loans, Inc.	1	152,000.00	0.02	152,000.00	6.375	80.00	360	354	9	42.60	299
Realty Mortgage Corp	62	15,609,216.45	2.36	251,761.56	5.540	76.64	360	355	٠	37.80	723
Shearson Mortgage	4	1,464,000.00		366,000.00	6.203	80.00	360	356	4	40.09	869
Stearns Lending, Inc.	92	33,076,988.03		359,532.48	6.005	74.87	360	356	4	38.46	723
Sun West Mortgage Co.	18	5,724,441.36	0.86	318,024.52	6.132	80.04	360	357		44.46	718
Total:	2.402	\$662,761,389.21	100.00%	275,920.64	6.162%	78.24%	360	357	6	37.82%	869

Gross Rate-ARMS	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM WAM AGE	WAM	AGE	DTI	FICO
3.501% - 4.000%	_	\$274,899.00	0.04%	274,899.00	3.875%	80.00%	360	355	ĸ	29.97%	707
4.001% - 4.500%	· œ	2,269,585,00	0.34	283,698.13	4.418	74.54	360	356	4	29.26	726
4.501% - 5.000%	78	26,786,263,14	4.04	343,413.63	4.900	75.18	360	357	æ	35.70	729
5.001% - 5.500%	299	87,060,793.94	13.14	291,173.22	5.358	75.49	360	358	7	35.56	724
5.501% - 6.000%	200	209,511,844.58	31.61	296,758.99	5.834	76.71	360	357	€	38.02	208
6.001% - 6.500%	644	175,060,447.48	26.41	271,832.99	6.311	78.51	360	357	6	38.10	069
6.501% - 7.000%	401	99,572,357.67	15.02	248,310.12	6.794	80.78	360	358	7	39.14	222
7.001% - 7.500%	154	36,209,904,99	5.46	235,129.25	7.288	82.47	360	358	7	38.36	629
7.501% - 8.000%	75	18,166,179.32	2.74	242,215.72	7.764	86.14	360	358	~	39.57	859
8.001% - 8.500%	76	5,388,954,71	0.81	207,267.49	8.299	84.62	360	358	7	38.25	655
8.501% - 9.000%	7	1,787,959.38	0.27	255,422.77	8.752	83.86	360	357	m	43.86	159
9.001% - 9.500%	7	272,200.00	0.04	136,100.00	9,293	98.05	360	357	က	47.92	618
9.501% - 10.000%	1	400,000.00	90.0	400,000.00	9.875	94.12	360	359	-	45.16	609
Total:	2,402	\$662,761,389.21	100.00%	275,920.64	6.162%	78.24%	360	357		37.82%	869
Minimum: 3.875%											
Maximum: 9.875%		. *** .									

Gross Rate-FRMS

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Gross Margin	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
1.001% - 1.250%		\$150,400.00	0.05%	150,400.00	4.250%	80.00%	360	354	9	40.61%	629
2.001% - 2.250%	1,004	255,158,401.04	38.50	254,141.83	6.013	77.02	360	358	7	36.38	116
2.251% - 2.500%	134	41,715,693.17	6.29	311,311.14	860.9	76.88	360	357	e.	38.54	969
2.501% - 2.750%	130	39,958,749.13	6.03	307,374.99	6.231	78.07	360	357	60	36.71	869
2.751% - 3.000%	475	143,054,082.17	21.58	301,166.49	6.030	78.53	360	358	7	38.53	869
3.001% - 3.250%	217	54,734,049.43	8.26	252,230.64	6.083	76.44	360	357	3	35.85	705
3,251% - 3,500%	29	11,356,188.07	1.71	391,592.69	6.189	75.35	360	356	4	41.57	693
3,501% - 3,750%	44	15,434,885.78	2.33	350,792.86	6.235	76.49	360	357	9	36.53	669
3,751% - 4.000%	15	5,108,593.68	0.77	340,572.91	6.745	76.19	360	357	E	42.54	869
4.001% - 4.250%	7	2,113,600.00	0.32	301,942.86	6.719	80.00	360	357	m	39.74	701
4.251% - 4.500%	9	2,230,739.63	0.34	371,789.94	5.564	78.81	360	326	4	37.23	692
4.501% - 4.750%	7	2,464,975.69	0.37	352,139,38	5.681	82.12	360	358	7	43.03	661
4.751% - 5.000%	24	6,687,987.05	1.01	278,666.13	6.305	80.51	360	357	ίū	41.88	689
5,001% - 5,250%	33	10,448,320.16	1.58	316,615.76	6.132	87.18	360	358	7	38.97	657
5.251% - 5.500%	4	12,840,043.20	1.94	291,819.16	6.367	79.61	360	357	3	39,81	648
5.501% - 5.750%	46	12,426,443.39	1.87	270,140.07	6.585	81.91	360	358	7	42.15	640
5,751% - 6,000%	09	15,631,804.69	2.36	260,530.08	6.846	85,21	360	357	e	41.48	639
6.001% - 6.250%	28	6,938,279.88	1.05	247,795.71	7.102	85.70	360	358	7	39,33	879
6.251% - 6.500%	23	5,703,417.35	98.0	247,974.67	7.181	86.12	360	358	7	41.81	632
6.501% - 6.750%	39	9,552,485.73	1.44	244,935.53	7.269	86.80	360	358	7	41.26	628
6.751% - 7.000%	17	4,245,760.26	0.64	249,750.60	7.490	86.42	360	357	e	40.34	632
7.001% - 7.250%	7	2,198,321.25	0.33	314,045.89	8.219	88.29	360	358	7	47.45	619
7.251% - 7.500%	4	957,550.72	0.14	239,387.68	8.282	86.85	360	358	7	46.32	610
7.501% - 7.750%	ĸ	992,545.64	0.15	198,509.13	8.608	87.68	360	358	7	39.24	969
7.751% - 8.000%	7	492,072.10	0.02	246,036.05	8.902	84.81	360	357	e	39.37	621
8.251% - 8.500%	-	166,000.00	0.03	166,000,00	9.400	100.00	360	355	S	47.92	581
Total:	2,402	\$662,761,389.21 100.00%	100.00%	275,920.64	6.162%	78.24%	360	357	3	37.82%	869
Minimum: 1.250% Maximum: 8.400%											
Weighted Average: 3.098%											

Minimum Rate	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM AGE	AGE	DTI	FICO
1.001% - 2.000%	-	\$150,400.00	0.02%	150,400.00	4.250%	80.00%	360	354	9	40.61%	629
2.001% - 3.000%	1,743	479,886,925.52	72.41	275,322.39	6.043	77.55	360	358	7	37.24	208
3.001% - 4.000%	305	86,633,716.95	13.07	284,044.97	6.163	76.29	360	357	33	36.80	702
4.001% - 5.000%	21	6,481,739.63	0.98	308,654.27	6.590	79.15	360	357	3	39.61	710
5.001% - 6.000%	39	11,862,465.12	1.79	304,165.77	5.764	80.83	360	357	6	41.15	658
6.001% - 7.000%	199	54,507,770.04	8.22	273,908.39	965.9	82.64	360	358	7	40.74	642
7.001% - 8.000%	78	19,448,832.46	2.93	249,344.01	7.505	87.90	360	358	7	41.03	631
8,001% - 9,000%	14	3,223,539.49	0.49	230,252,82	8.467	87.13	360	358	7	43.77	919
9,001% - 10.000%	2	\$66,000.00	0.09	283,000.00	9.736	95.84	360	358	7	45.97	109
Total;	2,402	\$662,761,389.21	100.00%	275,920.64	6.162%	78.24%	360	357	3	37.82%	869
Minimum: 1.250%		,									
Maximum: 9.875%											
Weighted Average: 3.214%											

We UBS Investment

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746 715 707 678 663 629 613 677 869 36.88 37.21 39.05 43.56 45.97 0.00 0.00 37.82% DTI AGE OTERM WAM 357 357 357 358 358 358 358 355 357 360 360 360 360 360 360 360 360 360 74.62% 76.36 77.30 79.70 84.73 84.73 LIV 95.71 80.00 76.49 77.83 78.24% WAC 9.639 6.162% 277,464.62 273,850.38 224,066.67 676,000.00 475,996.78 301,437.96 AVG UPB 379,528.87 279,580.50 244,383.25 243,600.77 275,920.64 1.49% 19.74 44.13 27.44 5.72 0.85 % 100.00% 292,447,712.68 181,836,651.78 37,879,403.38 5,602,817.70 672,200.00 676,000.00 1,427,990.34 1,507,189.81 UPB \$662,761,389.21 \$9,867,750.54 130,843,672.97 2,402 26 468 1,054 664 155 COUNT Weighted Average: 11.817% 12.001% - 13.000% 13.001% - 14.000% 14.001% - 15.000% 15.001% - 16.000% Maximum: 18.750% Minimum: 9.625% 11.001% - 12.000% 16.001% - 17.000% 17.001% - 18.000% 10.001% - 11.000% 18,001% - 19,000% 9,001% - 10,000% Maximum Rate Total:

The information herein has been provided subty by UBS Investment Bank. Nither the issuer of certificates now any of its affiliates makes any representation as to the accuracy or completeness of the information therein. The information contained herein will be superseded by the description of the mortgage boars contained and/or incorporated by reference in the Prospectus Supplement relating to the Certificates and superseder all information contained in any collateral term sheets relating to the mortgage pool previously provided by UBS Investment Bank.

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Next Rate Reset Date	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	ITO	FICO
2005-10-01	21	\$7,394,074,65	1.12%	352,098.79	5.187%	78.05%	360	355	S	31.82%	716
2005-11-01	26	7,782,754.62	1.17	299,336.72	5.754	74.69	360	326	4	39.91	707
2005-12-01	33	10,979,022.36	1.66	332,697.65	6.028	79.07	360	357	33	36.21	711
2006-01-01	13	5,245,733.00	0.79	403,517.92	5.867	66.23	360	358	7	31.91	206
2006-02-01	1	447,200.00	0.07	447,200.00	5.250	80.00	360	329	-	31.31	733
2006-03-01	2	337,600,00	0.05	168,800.00	4.458	80.00	360	354	9	25.57	715
2007-02-01	2	646,341.68	0.10	323,170.84	6.153	75.83	360	353	7	45.89	609
2007-03-01	2	649,979.99	0.10	324,990.00	6.563	81.45	360	354	9	44.77	681
2007-04-01	39	10,855,114.07	1.64	278,336.26	6.205	78.33	360	355	S	39.26	677
2007-05-01	98	23,184,128.29	3.50	269,582.89	6.343	77.99	360	356	4	40.69	829
2007-06-01	331	90,631,843.30	13.67	273,812.22	6.258	79.28	360	357	£	38.95	829
2007-07-01	323	86,736,731.12	13.09	268,534.77	6.268	80.19	360	358	7	38.98	682
2007-08-01	221	63,775,979,00	9.62	288,579.09	6.344	81.49	360	359	-	39.71	681
2007-11-01	-	104,866.54	0.02	104,866.54	4.625	91.05	360	350	10	32.97	865
2008-02-01	-	88,294.98	0.01	88,294,98	7.586	85.00	360	353	7	31.21	583
2008-04-01	13	3,468,406.27	0.52	266,800.48	5.975	75.90	360	355	ĸ	40.26	714
2008-05-01	45	15,007,215.10	2.26	333,493.67	6.196	75.16	360	356	4	39.12	711
2008-06-01	09	19,905,405.95	3.00	331,756.77	6.208	16.67	360	357	6	40.20	869
2008-07-01	4	10,369,708.33	1.56	235,675.19	6.009	79.30	360	358	7	37.98	694
2008-08-01	21	4,924,404,00	0.74	234,495.43	6.181	79.81	360	329	-	36.29	695
2010-03-01	2	\$11,600.00	80.0	255,800.00	5.936	78.71	360	354	9	47.60	695
2010-04-01	30	6,598,932,90	1.00	219,964.43	6.049	77.74	360	355	S	40.79	720
2010-05-01	105	31,376,157.54	4.73	298,820.55	6.210	77.35	360	356	4	37.13	703
2010-06-01	367	101,143,117.17	15.26	275,594.32	6.081	77.00	360	357	6	37.20	713
2010-06-30	-	449,000.00	0.07	449,000.00	5.875	68.57	360	358	7	39.39	683
2010-07-01	294	72,531,448.71	10.94	246,705.61	6.160	77.65	360	358	7	35.92	208
2010-08-01	212	50,822,851.00	7.67	239,730.43	6.231	78.37	360	329	-	37.04	705
2012-05-01	4	1,285,800.00	0.19	321,450.00	5.671	68.94	360	356	4	35.33	720
2012-06-01	34	11,662,834.12	1.76	343,024.53	5.676	74.83	360	357	6	33.88	734
2012-07-01	16	7,089,186.54	1.07	443,074.16	6.025	73.22	360	358	7	36.05	741
2012-08-01	18	5,278,200.00	0.80	293,233.33	2.606	80.31	360	329	-	35.42	726
2015-06-01	22	7,770,158.00	1.17	353,189.00	5.687	75.07	360	357	3	28.97	160
2015-07-01	10	3,169,800.00	0.48	316,980.00	5.676	73.87	360	358	7	31.48	743
2015-08-01	2	537,500.00	0.08	268,750.00	5.413	68.69	360	359	-	23.04	737
Total:	2,402	\$662,761,389.21	100.00%	275,920.64	6.162%	78.24%	360	357	3	37.82%	869
Minimum: 20051001											
Maximum: 20150801		***									
Weighted Average: 20081225											

The information here is has been provided solely by UBS Investment Bank. Neither the issuer of certificates not any of its affiliates makes any representation as to the accuracy or completeness of the information meeting. The information contained herein will be superseded by the description of the mortgage boars contained and/or incorporated by reference in the Prospectus Supplement relating to the Certificates and supersedes all information contained therein will be superseded by the description of the mortgage boars contained and or incorporated by UBS Investment Bank.

OPMAC05_4

Initial Rate Cap	COUNT	. UPB	%	AVG UPB	WAC	LTV	LTV OTERM WAM	WAM	AGE	DTI	FICO
1 000%	87	\$28.278.179.01	4	325,036.54	47.	76.17%	360	357	6	34.58%	713
1.500%	4	1,093,083,67		273,270.92	6.471	76.83	360	357	6	33.67	648
2.000%	55	17,458,376,65		323,303.27	6,061	77.88	360	357		39.94	705
3.00%	1.104	303,151,571.91		274,593.82	6.282	79.68	360	358	7	39.22	681
5.000%	935	237,625,132,40		254,144.53	6.174	78.05	360	358	7	36.75	706
%000%	218	75,155,045.56	11.34	344,747.92	5.823	73.94	360	357	3	35.74	732
Total:	2,402	\$662,761,389.21 100.00%	100.00%	275,920,64	6.162%	78.24%	360	357	3	3 37.82%	869
Minimum: 1.000% Maximum: 6.000%											
Weighted Average: 5.943%											

Periodic Rate Cap	COUNT	UPB	UPB %	AVG UPB	WAC	LTV	WAC LTV OTERM WAM AGE	WAM	AGE	DTI	FIC0
1.000% 2.000%	2,401	\$662,241,389.21 \$20,000.00	99.92% 0.08	275,818.99 520,000.00	6.161% 7.850	78.24% 80.00	360	357 355	60 FO	37.82% 0.00	698 702
Total:	2,402	\$662,761,389.21 100.00%		275,920.64 6.	6.162%	78.24%	360	357	9	357 3 37.82%	869
Minimum: 1.000%		٠,									
Maximum: 2.000% Weighted Average: 1.001%											

PMI	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERN	1 WAM	AGE	DTI	FICO
GEMICO	7	\$683,518.00	0.10%	341,759.00	7.299%	91.40%	360	356	4	0.00%	681
MGIC	6	886,309,70	0.13	295,436.57	6.357	90.00	360	357	m	39.45	674
MI (Company Unknown at Bid)	-	114,000.00	0.02	114,000.00	7.375	95.00	360	359	-	32,66	735
No MI	2,268	634,468,642.59	95.73	279,748.08	6.139	17.61	360	357	ĸ	37.86	697
PMI Mortgage Insurance	39	8,441,754.99	1.27	216,455.26	6.858	91.28	360	358	7	39.57	710
Radian Guarantv	12	2,514,025.02	0.38	209,502.09	6.838	88.95	360	358	7	39.85	229
Triad Guaranty Insurance Co.	60	771,261.00	0.12	257,087.00	6.525	96.18	360	358	7	40.21	689
United Guaranty	74	14,881,877.91	2.25	201,106.46	6.547	93.49	360	358	2	35.45	721
Total:	2,402	\$662,761,389.21	100.00%	275,920.64	6.162%	78.24%	360	357	6	37.82%	869

Interest Only Terms	COUNT	nPB	%	AVG UPB	WAC	LTV	OTERM WAM AGE	WAM	AGE	DTI	FICO
0	299	\$71,243,896.21	10.75%	238,273.90	6.635%	79.88%	360	357	6.2	39.75%	999
24	6	2,728,017.00	0.41	303,113.00	6.412	80.08	360	356	4	41.18	710
: ¥	77	7,859,300,00	1.19	357,240.91	6.295	78.56	360	357	æ	39,36	682
	792	89,545,066,00	13.51	336,635.59	6.238	78.80	360	357	m	38.85	685
7	16	5,792,150.00	0.87	362,009.38	5.699	74.34	360	357	9	35,39	724
120	1,790	485,592,960.00	73.27	271,280.98	6.081	77.93	360	358	7	37.28	
Total:	2,402	\$662,761,389.21 100.00%	100.00%	275,920.64	6.162%	78.24%	360	357	3	37.82%	869

OPMAC05-4 UPB>\$Imm

	COUNT	UPB	%	AVG UPB	WAC	LTV	CLTV	OTERM	WAM	AGE	DTI	FICO	STATE
1,007,500.00	1	1,007,500	3.81%	1,007,500.00	%000'9	65.00%	92.74%	360	356	4	0.00%	717	CA
1,045,500.00	1	1,045,500	3.95	1,045,500.00	6.500	69.93	90.00	360	357	3	41.37	685	CA
1,107,100.00	1	1,107,100	4.19	1,107,100.00	5.250	40.76	43.90	360	359	-	27.31	692	CA
1,120,000.00	-	1,120,000	4.24	1,120,000.00	5.500	80.00	80.00	360	358	7	16.54	269	e _A
1,252,078.62	1	1,252,079	4.74	1,252,078.62	5.750	56.31	56.31	180	177	.	13.13	633	CA
1,300,000.00	7	2,600,000	9.83	1,300,000.00	900.9	50.61	50.61	360	358	m	49.64	717	CA
1,350,000.00	1	1,350,000	5.11	1,350,000.00	5.625	64.90	64.90	360	357	3	0.00	8/9	ž
1,365,000.00	1	1,365,000	5.16	1,365,000.00	5.875	65.00	65.00	360	358	7	27.71	629	5
1,500,000.00	1	1,500,000	5.67	1,500,000.00	6.625	42.86	42.86	360	358	7	28.79	685	Ž
1,521,500.00	1	1,521,500	5.75	1,521,500.00	5.000	36.66	92.09	360	329	-	31.01	736	CA
1,600,000.00	1	1,600,000	6.05	1,600,000.00	5.875	40.00	40.00	360	358	7	20.50	729	CA
1,671,800.00	1	1,671,800	6.32	1,671,800.00	6.250	58.66	58.66	360	359	_	37.56	763	CA
1,753,500.00	1	1,753,500	6.63	1,753,500.00	5,000	58.45	58.45	360	329	_	24.37	720	CA
1,765,750.00	1	1,765,750	89'9	1,765,750.00	6.625	69.79	84.75	360	356	4	0.00	710	S
1,880,000.00	1	1,880,000	7.11	1,880,000.00	4.750	80.00	80.00	180	177	က	36.94	755	Z
1,900,000.00	1	1,900,000	7.19	1,900,000.00	6.375	53.15	53.15	360	329	-	35.26	782	MA
2,000,000.00	-	2,000,000	7.56	2,000,000.00	5.875	51.95	51.95	360	358	7	0.00	710	CA
Total:	18	26,439,729 100.00%	100.00%	1,468,873.81	5.820%	57.27%	61.66%	339	337	7	30.29%	722	CA

Deal Name:			OPMAC05-4			1									
Bloomberg Ticker:	1					7, 10									
Asset Class:	1					, ,									
Trustee:	1 1					Master Service									
Lead Manager(s))					, •									
	1														
. OOIS		#Loans	Principal Balance S	%	WA Loan Balance \$	WAC	WA Ave FICO	WA %LTV	Weig % DTI	ighted Average C Non - Prim	Collateral Character Non SF/PUD	ristics Refi Cachout	MI Covered	NINA/No Doc	01
	520 to 539	2	369,781.87	0.03%	164,890.93	8.78			30.73%	%00'0	31.01%	31.01%	%00'0	%00'0	0.00%
	540 to 559	3	975,227.31	%60'0	325,075.77	7.05	552	76.83%	42.43%	0.00%	%00.0	100.00%	0.00%	%00:0	0.00%
	560 to 579	4	1,161,379.82	0.11%		. 6.61	575		38.86%	%00.0	32.09%	100.00%	%00'0	%00'0	0.00%
	580 to 599	61	14,297,732.34	%EE'1	234,389.05	6.92	589		41.68%	2.78%	24.09%	82.09%	%00.0	%00:0	36.89%
	600 to 619	7.4	21,735,803.87	2.03%		6.76	809		41.33%	9.88%	15.92%	78.50%	%00.0	1.29%	57.56%
	620 to 639	ž	85,754,518.49	8.00%	251,479.53	6.57	630		38.48%	9.80%	13.77%	53.31%	2 44%	15.09%	64.99%
	640 to 659	465	114,949,572.62	10.73%		6.43	650		39.47%	15.39%	14.43%	43.31%	3.96%	14.36%	/4.6/%
	660 to 679	528	140,102,158.73	13.07%	265,345.00	6.31	670		38.63%	13.89%	19.30%	36.51%	4.26%	9.32%	80.60%
	680 to 699	622	167,503,184.94	15.63%		623	589 589		38.08%	16.06%	15.98%	31.81%	6.10%	13.63%	80.47
	700 to 749	1135	312,521,710.20	29.16%	275,349.52	6.05	723	75.43%	37.72%	17.94%	17.17%	27.99%	9,00%	12.97%	27 456
	750 plus	-1:	212,366,934.23	19.82%		5.95	174	/3.28%	35.44%	19.64%	17.33%	21.82%	4.03%	8695.TT	77.10%
	Total:	3995	1,071,738,004.44	100.00%	268,269.84	6.20	707	(5.5/%)	37.7%	16.12%	16.80%	34.04%	4.07%	12.28%	(0.84)
	FICO Mean:			Median:	969	Std Dev:	51								
				WAL	WA Loan				Weig	ighted Average Co	Collateral Character	istics			
LTV:		# Loans	Balance \$	%	Balance \$	WAC	WA Ave FICO	WA %LTV	% DTI	Non - Prim	Non SFIPUD	Refi Cachout	Mi Covered	NINA/No Doc	9
明 一帯をついてい 一部 乱になる こうしゅ	Below 50.00	203	49,394,957.95	4.61%	243,324.92	5.88	717		30.90%	18.29%	14.91%	%69.69	%00.0	34.96%	54.45%
	50.00 to 54.99	æ	28,653,269.05	2.67%	341,110.35	5.90	721		35.69%	10.78%	9.70%	74.56%	0.00%	32.57%	62.79%
	55.00 to 59.99	88	30,364,124.54	888I H	306,708.33	5.88	695		33.17%	17.77%	11.05%	63.82%	%00.0	39.24%	59.07%
	60.00 to 64.99	153	45,592,780.55	4.25%	297,992.03	2.89	669		35.94%	14.65%	21.04%	7.5.61%	0.00%	40.63%	26.000
	65.00 to 69.99	171	55,692,150.21	5.20%	325,685.09	6.06	502	74.72%	35.50%	30.04%	18.50%	34.39% AR 97%	0.00 p	31.22% A 94%	75 09%
	75.00 to 70.00	S P P	163 666 177 69	701.6 34	239 278 PA	6.21	707		38 13%	18 54%	17 82%	29.51%	%00°C	8648	76.54%
3	80 00 to 84 99	1834	510.680.459.70	47.65%	278.451.72	6.17	702	L	38,06%	12.47%	15.59%	17.99%	0.29%	4.23%	85.07%
	85.00 to 89.99	113	29,871,688,50	2.79%	264,351.23	6.67	670	L	40.98%	12.87%	19.03%	61.17%	38.27%	11.45%	66.71%
	90.00 to 94.99	220	50,624,744.49	4.72%	230,112.47	6.97	999	90.52%	40.53%	20.48%	26.79%	52.03%	34.50%	11.81%	61.44%
	95.00 to 99.99	06	17,731,176.62	1.65%	197,013.07	7.01	700	95.15%	38.53%	24.48%	14.15%	10.08%	78.10%	25.27%	77.63%
	100.00 plus	29	5,990,102.19		206,555.25	6.47	727	100.00%	38.91%	0.00%	24.27%	%00:0	97.23%	%00:0	86.89%
	Total:	3995	1,071,738,004.44	100.00%	268,269.84	6.20	701	75.57%	37.71%	16.12%	16.80%	34.04%	4.67%	12.28%	76.849
a comment of the second of the	TV Moon-	75.57			00 08	Strd Prov	12.00								
	- LVV IIICOIII	19.91				lang and									
					WA Loan				Wei	ghted Average C	ollateral Character	istics		A	
DTI:		# Loans	Balance \$	%	Balance \$	WAC	WA Ave FICO	WA %LTV	% DTI	Non - Prim	Non SF/PUD	Refi Cachout	MI Covered	NINA/No Doc	Q
	below 20	942	250,486,052.82	23.37%	265,908.76	6.26	206		15.50%	17.34%	14.17%	41.23%	7.65%	52.46%	71.70%
	20.00 to 24.99	130	34,641,976.44	3.23%	266,476.74	6.09	711		22.68%	24.40%	19.02%	37.22%	2.18%	0.00%	76.52%
	25.00 to 29.99	569	71,359,484.60	. 6.66%		6.01	719		27.83%	19.30%	18.33%	34.70%	4.18%	%00°0	83.13%
	30.00 to 34.99	510	129,747,962.45	12.11%		6.13	706		32.77%	19.16%	16.00%	28.46%	4.34%	%00.0	79.019
	35.00 to 39.99	2 6	219,427,971.60	20.47%	276,357.65	6.16	701		37.61%	12.43%	16.03%	28.41%	3.54%	0.00%	82.63%
	40.00 to 44.99	915	245,606,221.40	ZZ 9Z%	268,422.10	6.19	694		42.65%	12.23%	17.40%	25.74%	4.02%	0.00%	81.81%
	45.00 to 49.99	320	89,330,414.66	8.34%		6.42	685		47.37%	19.40%	7,95%	51.23%	2.03%	0.00%	86.18%
	50.00 to 54.99	8	20,373,693.43	1,90%		6.45	681	77.000	52.17%	25.32%	23.50%	2010110	70000	0.70%	38.24%
	55.00 to 59.99	2 0	8,045,044.00	0.00%	309,424.11	C7.0	704	74 88%	37.44.76 67.36%	40.59%	54 98%	23.22%	0.00%	0.00%	33 93%
	Total:	+	1 071 738 004 44	400 00%	268 289 RA	05.0	102	75.67%	37.71%	16.12%	16.80%	34 O4%	4 67%	12 28%	76.849
50	i Grait.	-11	1,00,000,000												

	0	84.16%	76.18%	62.05%	59.64%	70,83%	57.14%	62.55%	39.88%	76.84%			<u>o</u>	77.71%	68.84%	83.97%	76.84%		0	76.96%	54.27%	62.45%	71.22%	58.71%	84.05%	62.36%	85.37%	76.84%		0	75.03%	84.44%	53.78%	89.51%	76.84%	
	NINA/Na Dae	8.75%	14.50%	34.30%	9606.9	6.62%	4.08%	3.21%	0.00%	12.28%			NINA/No Doc	13.40%	965-9	9:30%	12.28%		NINA/No Doc	%00 ⁻ 0	%00.0	%00:0	%00:0	0.00%	%00.0	100.00%	%00.0	12.28%		NINA/No Doc	13.74%	11.29%	8.20%	9.00%	12.28%	
	MI Covered	6.22%	3.27%	0.00%	0.00%	0.00%	18.61%	14.83%	4.05%	4.67%			MI Covered	4.13%	6.23%	11.66%	4.67%		MI Covered	%69'9	%00:0	%00.0	0.49%	14.82%	4.91%	10.38%	3.34%	4.67%		MI Covered	3.74%	7.06%	1.31%	7.34%	4.67%	
** ##	istics Refi Cachout	%00:0	%00.0	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	34.04%		istics	Refi Cachout	35.60%	28.97%	15.62%	3404%	istics	Refi Cachout	31.44%	89.03%	58.01%	30.32%	67.61%	29.55%	49.56%	23.82%	34.04%	istics	Refi Cachout	41.12%	14.45%	60.25%	16.85%	34.04%	
	Weighted Average Collateral Characteristics Non - Prim Non SF/PUD Refi	16.55%	9.51%	18.24%	18.30%	16.74%	18.11%	30.94%	7.52%	16.80%		Weighted Average Collateral Characteristics	Non SF/PUD	14.45%	33.13%	15.22%	16.80%	Weighted Average Collateral Characteristics	Non SF/PUD	14.89%	17.57%	29.25%	15.74%	21.14%	13.02%	11.78%	18.80%	46 80%	Weighted Average Collateral Characteristics	Non SF/PUD	0.00%	0.00%	100.00%	100.00%	. 16.90%	
	ighted Average C Non - Prim	19.69%	5.42%	16.39%	12.85%	10.19%	8.77%	4.99%	0.00%	16 12%		ighted Average C	Non - Prim	0.00%	100.00%	100.00%	16.12%	ighted Average C	Non - Prim	12.29%	18.41%	21.28%	9.38%	12.30%	20.26%	8.41%	20.74%	16.12%	ighted Average C	Non - Prim	11.33%	19.52%	36.48%	19.60%	16.12%	
	We DTI	37.91%	34.29%	34.84%	39.60%	38.58%	40.41%	42.59%	41.21%	37.71%		We	% DTI	38.09%	35.83%	35.92%	37.71%	We	₩ DTI	37.10%	35.22%	38.87%	38.66%	41.90%	%00.0	51.79%	37.76%	37.71%	We	% DTI	37.95%	36.92%	39.58%	36.46%	37,71%	
T.	WA %LTV	79.10%	70.24%	56.88%	73.57%	79.40%	84.29%	89.55%	94.19%	75.57%			WA %LTV	75.73%	74.01%	77.17%	75.57%		WA %LTV	77.39%	55.84%	75.65%	80.21%	86.87%	73.77%	%26.99	77.84%	75.57%		WA %LTV	74.31%	78.02%	74.44%	78.16%	75.57%	
	WA Ave FICO	602	715	669	069	189	641	652	929	701			WA Ave FICO	669	713	702	107		WA Ave FICO	712	969	682	889	653	708	703	700	107		WA Ave FICO	669	703	969	710	701	
	WAC	6.23	5.87	5.98	6.26	6.30	99'9	18.9	7.53	6.20			WAC	6.13	. 6.57	99'9	6.20		WAC	6.00	00.9	6.37	6.32	6.77	6.33	6.26	6.22	6.20		WAC	91.9	. 6.22	6.46	6.18	6.20	
	WA Loan Balance \$		303,442.91	305,987.54	321,291.70	306,721.78	312,686.74	280,939.42	251,221.03	268,289.84		WA Loan	Balance \$	286,292.68	196,243.49	224,600.33	268,269.84	WA Loan	Balance \$	281,557.93	. 265,291.72	271,322.30	278,909.32	283,151.23	302,034.14	243,175.92	277,948.77	268,269.84	WA Loan	Balance \$	283,224.15	233,486.93	325,122.76	243,849.62	268,269.84	
	%	58.63%	7.33%	14.42%	3.12%	11.42%	1.63%	3.12%	0.33%	100.00%			%	83.88%	12.43%	3.69%	100.00%		%	21.69%	3.42%	4.53%	9.45%	127%	8:03%	12.28%	39.34%	100.00%		%	58.56%	24.64%	8.22%	8.58%	100.00%	
	Balance \$	628,366,912.11	78,591,713.42	154,523,708.25	33,414,336.35	122,381,991.50	17,510,457.22	33,431,791.19	3,517,094.40	3995 1,071,738,004.44			Balance \$	898,959,020.10	133,249,326.58 12.43%	39,529,657.75	3995 1,071,738,004.44		Balance \$	232,439,529.54	36,610,257.51	48,566,691.09	101,244,084.66	13,591,259.27	86,079,729.98	131,558,170.99	421,648,281.39	1,071,738,004.44		Balance \$	627,624,708.13	264,073,721.67	88,108,268.52		1,071,738,004.44	
	# Loans	2539	259	205	104	399	26	119	14	3995			# Loans	3140	679	176	3995		# Loans	924	138	179	363	48	285	22	1517	3995		# Loans	2216	1131	271		3895	
	Purpose:	Purchase	Refinance (Rate Term)	Cash Out Refinance Below 70% LTV	Cash Out Refinance with LTV 70.1% - 75%	Cash Out Refinance with LTV 75.1% - 80%	Cash Out Refinance with LTV 80.1% - 85%	Cash Out Refinance with LTV 85.1% - 90%	Cash Out Refinance with LTV > 90%	Total:	一种的主义,"我们们们"是"我", 是有一种,我们是一个 ,是一个人,他们是是		Occupancy Status:	Owner Occupied	A CONTROL OF THE PROPERTY OF T	2nd / Vacation / other	Total		Documentation Type:	Full Documentation	Stated Documentation with LTV < 70%	Stated Documentation with LTV 70.1% - 80%	Stated Documentation with LTV 80.1% - 85%	Stated Documentation with LTV 85.1% - 90%	No Ratio	ANINA TO THE SECOND OF THE SEC	The second secon	Total:		Property Type :	Single Family	Planned Unit Development (PUD)	2-4 Unit	Condo	Total:	

				4			33	We	anere A bestori	Colleteral Charge	toristics	is the second of		
UPB:	# Loans	Balance \$	%	Balance \$	WAC	FICO	%LTV	% DTi	Non - Prim	Non SF/PUD	Refi Cachout	MI Covered	NiNA/No Doc	0
below \$50,000			7 0.08%					29.92%	56.25%	15.74%	26.15%		19.84%	36.53%
\$50,001 to \$75,000	89	4,415,959.93	3 0.41%		-			34.24%	41.95%	19.08%	18.01%	11.59%	16.23%	48.26%
\$75,001 to \$100,000	213	18,974,153.56	2) 1					36.26%	44.82%	15.97%	16.87%	6.59%	17.99%	59.22%
\$100,001 to \$125,000				air Às	6.59			37.21%	38.47%	14.64%		11.00%	12.25%	66.44%
\$125,001 to \$150,000			×.	100 110 110				36.84%	30.64%	11.68%			15.65%	75.49%
\$150,001 to \$200,000	648	112,383,629.85	5 10.49%	, 173,431.53	6.37	697	76.59%	37.13%	24.30%	14.71%	26.10%	9.01%	15.94%	68.75%
\$200,001 to \$250,000	507	113,434,750.81	1 10.58%	, 223,737,18	. 6.23		76.21%	38.14%	16.41%	12.28%		6.42%	16.04%	74.50%
\$250,001 to \$300,000	445	121,564,926.39	11.34%	. 273,179.61	6.19	697	76.45%	38.61%	12.90%	17.42%	36.21%	4.31%	12.93%	74.69%
\$300,001 to \$350,000	339	,	8 10.22%	, 323,228.20			76.85%	38.79%	12.38%	23.10%		2.02%	10.37%	76.04%
\$350,001 to \$400,000	253	94,365,405.45	5 8.80%	372,985.79	6.20		76.57%	38.19%	14.19%	22.58%	36.23%	3.14%	10.25%	74.21%
\$400,001 to \$450,000	237	100,051,436.52	2 8.34%	422,157.98	60'9		%00.77	39.73%	9.29%	20.78%	38.42%	3.80%	%96.6	77.63%
\$450,000 to \$500,000	161	76,079,513.54	4 7.10%	472,543.56	6.15		77.83%	37.58%	8.19%	21.19%	37.17%	3.12%	7.42%	79.96%
\$500,001 to \$600,000	139	74,685,642.01	1 8.97%	537,306.78	6.05	710	75.53%	38.23%	%20.6	17.98%	31.21%	1.38%	9:30%	85.41%
\$600,001 to \$700,000	_							36.47%	12.08%	8.10%		%00'0	11.95%	91.01%
\$700 001 plus	98	83,302,260.45	5 7.77%	, 988,630,94	6.02	719	66.21%	33.54%	12.04%	11.48%		0.00%	12.32%	87.83%
Total	3995	1,071,738,004.44	4 100.00%	268,269.84	6.20	701	75.57%	37.71%	16:12%	16.80%	34.04%	4.67%	12.28%	76 84%
	Min	28 03	A May	000 000 6										
		CCC,02												
				WAlcan				200	September 1	Colleteral Charge	basicales			
State:	# Loans	Balance \$	%	Balance \$	WAC	FICO	%T1%	We Me	ignied Average v Non - Prim	Collateral Charact Non SF/PUD	renstics Refi Cachout	MI Covered	NINA/Ne Dec	g
California	1442	Ľ	8	3	5.98			38.15%	11.92%	18.17%	L	1.76%	13.87%	80.86%
Washington	02	L			90'9			36.96%	12.44%	9.70%	29.21%	%02-6	8.68%	86.98%
Colorado	95	14,372,004.64					L	37.82%	29.97%	13.68%			5.54%	96.29%
uobauO	19	3,113,154.02		Ĺ				39.85%	11.82%	2.89%			23.13%	61.62%
Ohio	27	2,844,003.70	0.27%		69.9		74.97%	36.78%	19.63%	9.33%		11.80%	40.08%	51.66%
Arizona		21,727,167.28			6.46		78.90%	36.59%	30.72%	4.74%		9.39%	24.36%	77.26%
Ceorgia	768	146,850,353.72	13,70%	191,211.40	6.02	718	78.91%	35.03%	14.69%	6.30%	%66.9	9:03%	5.92%	87.64%
Control of the Contro	4	395,550.00	0.04%				69.70%	27.69%	85.13%	14.87%		%00:0	%00.0	100.00%
Idaho	+	87,350.00	0.01%	87,350.00	6.38	755	%86.69	38.48%	100.00%	0.00%	0.00%	%00:0	%00°0	100.00%
Tennessee	16	2,415,704.81	1 0.23%	, 150,981.55	6.60	717	80.38%	33.97%	17.16%	0.00%	4.96%	6.29%	10.23%	55.92%
Michigan	95	10,328,042.07	7 0.96%	. 184,429.32	6.73		78.03%	39.95%	6.10%	8.51%		9.95%	17.61%	73.79%
Kentucky	32	464,193.14			6.68		79.21%	46.43%	43.85%	0.00%		%00.0	18.27%	63.24%
Florida	315	63,726,687.26		202,306.94	6.70		79.46%	36.12%	33.09%	12.11%		13.19%	15.44%	84.54%
Nevada	91	22,379,685.01					77.38%	38.25%	28.58%	6.37%		2.41%	12.67%	91.54%
North Carolina	35	6,708,220.98			6.55		74.64%	37.31%	42.12%	0.00%	17.32%	13.33%	16.09%	73.04%
Other		252,613,224.99	9 23.57%	257,243.61	6.55	989	76.58%	38.95%	17.74%	25.19%	51.37%	4.67%	10.79%	58.30%
3996 1	3995	1,071,738,004.44	100.00%	268,269.84	6.20	701	75.57%	37.71%	16.12%	16.80%	34,04%	4.67%	12.28%	76.84%
California Breakdown :	# Loans	Balance \$	%	WA Loan Balance \$	WAC	FICO	%LTV	wei % DTI	ighted Average (Non - Prim	Collateral Charact Non SF/PUD	teristics Refi Cachout	MI Covered	NINA/No Doc	01
CA North	321	119,998,116.09	9 23.68%	8	86.3		71.45%	37.21%	14.04%	13.69%	34.60%	%83%	16.63%	83.89%
CA South	1121	386,727,558.18	ist.	3		703	73.63%	38.42%	11.26%	19.56%		2.04%	13.01%	79.93%
Total:	1442	506,725,674,28		351,404.77	6.98		73.11%	38.15%	11.92%	18.17%	37.25%	× 1.76%	13.87%	. 80.88%
· soiteo(E)/soviE	*	Bringe	ò	WA Loan	CVN	OUT AND EICO	VE 1 /4 V M	Wei	ighted Average (Collateral Charact	teristics Poli Carbour			9
May roove	107	46 250 160 45	10		100	ave ave	L	40 E694	40 4004	22 0200 CE	Mail Catallous	4 6797	JOCA SAISTAIN	2000
2 Year ARM IO	R07	230 220 957 00	200					30.00%	13.46%	17 66%		3 604	27.02	400 00%
Fired	1593	408 976 615 23	i g				71 23%	37 50%	15.92%	13.55%		30000	18 68%	56 73%
3 Year ARM	30	7.342.679.17			199		77.49%	40.89%	30.94%	16.91%		0.85%	22 14%	0.00%
3 Year ARM IO	155	46,525,622.00		3			76.96%	38.77%	13.18%	25.00%		3.50%	9.64%	100.00%
5 Year ARM	1011	263,433,107.32	المداية	1			77.49%	36.93%	19.60%	16.86%		5.60%	10.50%	94.81%
Other	202	82'698'626'89	3 6.44%	341,484.47	5.72	726	75.32%	33.83%	11.10%	17.21%	20.62%	4.13%	9.92%	94.23%
Total:	3995	1,071,738,004.44	100,00%		6.20	107	75,57%	37.71%	16.12%	18.80%	34,04%	4.87%	12.28%	76.84%
				i i										

9	83.27%	86.37%	94.74%	59.46%	76.84%	<u>o</u>	76.84%	76.84%			9	 2	70.30%	83.78%	69.72%	88.04%	74.44%	85.69%	76.84%		2	89.25%	56.73%	76.84%	01	81.97%	82.04%	69.85%	76.84%	
Characteristics Dati Carbon Mi Congred NINAMA Dec 10	5.26%	11.34%	9.25%	18.84%		NINA/No Doc	12 28%	12.28%	To 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1			MINAMO DOC	10.64%	23.69%	14.06%	9.30%	16.60%	5.69%	12.28%		MINAVNO DOC	8.33%	18.68%	12.28%	NINA/No Doc	27.29%	3.87%	21.03%	12.28%	
MICONORD	3.26%	3.14%	5.46%	5.20%	4.67%	MI Covered	4 67%	4.67%				Wil Covered	4.18%	%00.0	2.25%	4.89%	5.33%	7.26%		,	MI Covered	4.27%	5.32%	4.67%	MI Covered	100.00%	%00.0	%00.0	4.67%	
ristics Pofi Cachaus	32.29%	25.87%	19.41%	46.08%	34.04%	ristics Refi Cachout	34 04%	34.04%				Ken Cachour	40.25%	34.73%	42.67%	24.99%	36.44%	15.65%		ristics	Ken Cachour	25.77%	47.43%	34.04%	ristics Refi Cachout	16.70%	23.00%	49.59%	34.04%	
Weighted Average Collateral Characterist	20.06%	23.90%	17.24%	13.59%	16.80%	Coliateral Character Non SF/PUD	16 RP%	16,80%		office of Change	Weignted Average Collateral Characteristics	Non SPAPOD	19.81%	15.70%	22.30%	15.04%	14.69%	11.79%	16.80%	Collateral Character	Nan SF/FUD	18.80%	13.55%	16.80%	Weighted Average Collateral Characteri Non - Prim Non SF/PUD	15.79%	16.80%	16.90%	16.80%	
eighted Average C		15.60%		16.23%	16.12%	Weighted Average Collateral Charact Non - Prim Non SF/PUD					eignred Average	NON					15.51%	12.97%	16.12%	eighted Average	Non		15.92%	16.12%	eighted Average C Non - Prim			19.82%	16 12%	
We ITC			36.38%		37.71%	We DTI	37 71%		'n		į	11 d %						34.61%	37.71%	We	% D13	37.82%	37.50%	37.71%	We % DTI	37.42%	38.48%			
VT 1 /0 V/W	79.93%	77.03%	77.18%	71.56%	75.57%	WA %LTV	75.57%	75.57%				WA 76LIV	76.22%	68.72%	73.49%	78.32%	73.48%	76.80%	75.57%		WA %LIV	78.24%	71.23%	75.57%	WA %LTV	92.24%	80.98%	850.79	75.67%	
O DIE O DIE	089	101	713	206	701	WA Ave FICO	707	707				WA AVE FICO	269	730	969	693	705	728	701		WA Ave FICO	869	706	701	WA Ave FICO	710	169	705	107	
3 7 7 7 7	6.29	6.17	60'9	6.23	6.20	WAC	6.20	6.20				ı	6.44	5.95	6.25	6.15	6.08	2:90	68,269.84 6.20		WAC	91.16	6.27		WAC	6.76	6.25	60.9	6.20	_
WA Loan		291,180.01	268,779.40	261,197.75	268,289.64	WA Loan Balance S	76R 289 R4	268.269.84		100 1 010	WALOBR	Sellance \$	283,681.17	364,661.27	334,905.06	261,418.19	244,888.01	256,419.98		WA Loan	Balance 5	775,920.64	256,733.59	268,269.84	WA Loan Balance S	196.221.79	278,119.95	267,314.12	268,269.84	
ò	25.80%	5.03%	%10787	.41.16%	100.00%	%	100 00%	100.00%			3			1.16%	9.78%	23.37%	30.21%	%61'9	100.00%			61.84%	38.16%	100.00%	%	4.67%	62.71%	42.63%	6	4000
	276,480,117.45	53,868,301.17	300,226,585.97	441,162,999.85	1,071,738,004.44	Ralance \$	4 44	1 071 738 004 44						12,398,483.33	104,825,284.78	250,438,622.05	323,741,949.94	72,823,273.06	iai: 3995 1,071,738,004.44 100.00%				408,976,615.23	1,071,738,004,44	Balance \$	50.036.556.75		456,839,832.95	1,071,738,004.44	
	1004	185	1117	1689	3995	#1020	ď	3995				# Loans	1084	\$	313	928	1322	284	3866		# Loans	2402	1593	3995	# Loans	255	2031	1709	3995	
	13 - 24	25 - 36	49>=	N/A	Total:		det I fon	Total					None	6 Months	1 Year	2 Year	3 Year	5 Year	Total:			Libor - 6 Month	Fixed Rate	Total:		80 pfus LTV with Mil	80 plus LTV without MI	Not covered by MI	Total:	
		1967			7. 100.00% 1071,738,004.44 100.00% 2.2	. uei l						Prepayment:					The second of the second				Index:				Mortgage Insurance :	. 80 pfu	80 plus L	Not		
WA Loan WA Loan Was Colored WA Anderson WA Colored WA C										8						4									Mon					



Pool Summary	COUNT	OPB	%	AVG 0PB	WAC	CLTV	CLTV OTERM WAM AGE	WAM ,		DTI	FICO F	ULL DOC%	DTI FICO FULL DOC% STATED DOC% NO RATIO%		NINA%
Conforming	1,215	\$227,233,756.00 100.00%	100.00%	187,023.67	6.435%	79.92%	360	357	3	38.24%	701	24.28%	47.25%	6.81%	21.65%
Total:	1,215	\$227,233,756.00 100.00%	100.00%	187,023.67	6.435%	79.92%	360	357	e.	38.24%	701	24.28%	47.25%	6.81%	21.65%
AVG UPB: \$186,486.92 MIN UPB: \$40,000.00 MAX UPB: \$65,000.00 GROSS WAC: 6,434464715% MIN RATE: \$0.00% MAX RATE: 10.00% MIN ORIG LTY: 10.61% MAX ORIG TERM: 360 MIN ORIG TERM: 360 MIN WAM: 359 % SFPUD: 82,37% % FULL/ALT: 24,28% % FULL/ALT: 24,28% % FULLY: 19,00% WA WA CLTV: 79,92% WA CLTV: 79,92% WA CLTV: 79,92% WA CLTV: 79,92% WA CLTV: 79,92% WA FICO: 701 % FIRST LIEN: 100.00% WA FICO: 701 % PREPAY PENALTY: 71,12% CALIFONIA %: 32,07% NORTH CA, %: 4,96% SOUTH CA, %: 27,11% ARM%: 0,00% FIXED%: 100,00%															

Product Type	COUNT	OPB	OPB %	AVG 0PB	WAC	CLTV	OTERM	WAM	AGE	DTI	FICO	FULL DOC%	STATED DOC% NO RATIO%	NO RATIO%	NINA%
30YR FXD	593	\$109,555,310.00	48.21%	184,747.57	6.405%	75.57%	360	357	"	38.62%	701	20.75%	45.90%	7.03%	26.32%
30YR FXD - 60 MONTH 10	\$ 0	2,088,160.00	0.92	261,020.00	6.150	83.69	360	357	e	43.88	206	42.48	57.52	00.00	0.00
30YR FXD -120 MONTH 10	614	115,590,286.00	50.87	188,257.79	6.468	83.94	360	358	7	37.78		27.28	48.35	6.73	17.64
Total:	1,215	\$227,233,756.00 100.00%	100.00%	187,023.67	6.435%	79.92%	360	357	3	38.24%	701	24.28%	47.25%	6.81%	21.65%

The information here has been provided solely by UBS Investment Bank. Neither the issuer of certificates not any of its affiliates makes my representation as to the accuracy or completeness of the information herein. The information contained herein will be superseded by the description of the mortgage loans contained and/or incorporated by reference in the Prospectus Supplement relating to the Certificates and supersedes all information contained in any contained in any collateral term sheets relating to the mortgage pool previously provided by UBS Investment Bank.

Original Balance	COUNT	OPB	%	AVG 0PB	WAC	CLTV	OTERM	WAM	AGE	DTI	FICO	FULL DOC%	FULL DOC% STATED DOC% NO RATIO%	NO RATIO%	NINA%
\$0.01 - \$50,000.00	13	\$590,175.00	0.76%	45,398.08	7.022%	67.11%		357	3	27.01%	712	16.31%	62.93%	0.00%	20.76%
\$50,000.01 - \$100,000.00	154	12,526,426.00	5.51	81,340.43	6.747	81.42		358	7	36,95	700	29.98	42.53	3,13	24.35
\$100,000.01 - \$150,000.00	347	43,218,925.00	19.02	124,550.22	6.611	83.98	360	357	60	38.19	704	28.69	41.97	7.76	21.58
\$150,000.01 - \$200,000.00	234	40,540,963.00	17.84	173,251.98	6.509	82.00		357	€	38.00	695	26.06	43.29	8.47	22.19
\$200,000.01 - \$250,000.00	170	37,828,165.00	16.65	222,518.62	6.390	78.87		357	6	38.79	695	26.10	41.38	2.33	30.19
\$250,000.01 - \$300,000.00	154	42,245,681.00	18.59	274,322.60	6.351	77.63		358	7	38.01	703	18.12	52.95	8.54	20.39
\$300,000.01 - \$350,000.00	16	29,715,080.00	13.08	326,539.34	6.221	77.62		358	7	39.02	705	23.31	48.46	8.76	19.47
\$350,000.01 - \$400,000.00	34	12,384,381.00	5.45	364,246.50	6.330	77.62		357	6	39.43	705	20.54	61.19	3.06	15.20
\$400,000.01 - \$450,000.00	13	5,545,960.00	2.44	426,612.31	6.130	74.68		358	7	39.47	707	16.06	86.89	14.96	0.00
\$450,000.01 - \$500,000.00	6	1,417,000.00	0.62	472,333.33	6.211	73.97		357	6	35.71	723	33.07	66.93	0.00	0.00
\$550,000.01 - \$600,000.00	_	556,000,00	0.24	556,000.00	6.250	90.00		358	7	16.16	761	0.00	100.00	0.00	0.00
8650,000.01 - \$700,000.00	1	665,000.00	0.29	665,000.00	6.500	70.00		356	4	36.40	191	0.00	100.00	0.00	0.00
Total:	1,215	\$227,233,756.00 100.00%	100.00%	187,023.67	6.435%	79.92%	360	357	6	38.24%	701	24.28%	47.25%	6.81%	21.65%
Minimum: \$40,000.00															
Maximum: \$665,000,00															

Unpaid Balance	COUNT	OPB	%	AVG 0PB	WAC	CLTV	OTERM	WAM	AGE	DTI	FICO	FULL DOC%	STATED DOC% NO RATIO%	NO RATIO%	NINA%
\$0.01 - \$50.000.00	13	\$590,175.00	0.26%	45,398.08	7.022%	67.11%	360	357	3	27.01%	712	16.31%	9	0.00%	20.76%
\$50,000,01 - \$100,000.00	154	12,526,426.00	5.51	81,340.43	6.747	81.42	360	358	7	36,95	700	29.98		3,13	24.35
\$100,000.01 - \$150,000.00	348	43,369,425.00	19.09	124,624.78	9199	84.00	360	357	6	38.15	704	28.59	42.17	7.73	21.50
\$150,000.01 - \$200,000.00	235	40,791,583.00	17.95	173,581.20	6.497	82.05	360	357	'n	38.11	695	26.88		8.42	22.05
\$200,000.01 - \$250,000.00	168	37,427,045.00	16.47	222,780.03	6.395	78.75	360	357	9	38.73	695	25.31		2,35	30.51
\$250,000.01 - \$300,000.00	154	42,245,681.00	18.59	274,322.60	6,351	77.63	360	358	7	38,01	703	18.12		8.54	20.39
\$300,000.01 - \$350,000.00	94	30,771,080.00	13.54	327,351.91	6.220	77.54	360	358	7	39.20	206	22.52		8,46	18.81
\$350,000.01 - \$400,000.00	32	11,730,381.00	5.16	366,574.41	6.347	77.75	360	357	3	38.94	703	21.68		3,23	16.05
\$400,000.01 - \$450,000.00	12	5,143,960.00	2.26	428,663.33	6.101	74.59	360	358	7	39.65	703	17.31		16,13	0.00
\$450,000.01 - \$500,000.00	3	1,417,000.00	0.62	472,333.33	6.211	73.97	360	357	m	35.71	723	33.07		0.00	0.00
\$550,000.01 - \$600,000.00	-	556,000.00	0.24	556,000,00	6.250	90.00	360	358	7	16,16	761	0.00		00.0	0.00
\$650,000.01 - \$700,000.00	1	665,000.00	0.29	665,000.00	6.500	70.00	360	356	4	36.40	167	0.00		00.00	0.00
Total:	1,215	\$227,233,756.00 100.00%	100.00%	187,023.67	6.435%	79.92%	360	357	3	3 38.24%	701	24.28%	47.25%	6.81%	21.65%
Minimum: \$40,000.00 Maximum: \$665,000.00															

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Gross Rate	COUNT	OPB	%	AVG 0PB	WAC	CLTV	OTERM WAM AGE	WAM	AGE	DTI	DTI FICO	FULL DOC%	FULL DOC% STATED DOC%	NO RATIO%	NINA%
4 501% - 5 000%	6	\$776,700.00	0.34%	258,900.00	5.000%	68.93%	360	359	-	30.63%	715	42.68%	1	0.00%	42.49%
5 001% - 5.500%	76	6,267,900,00	2.76	241,073.08	5.425	59.37	360	358	7	33.19	716	22.65		0.00	29.28
5.501% - 6.000%	287	62,457,136,00	27.49	217,620.68	5.873	70.66	360	358	7	37.96	714	28.98		6.18	24.12
6.001% - 6.500%	432	82,599,452,00	36.35	191,202.44	6.338	81.78	360	357	٣	38.51	701	23.72		5.92	14.38
6.501% - 7.000%	799	44.660.712.00	19.65	167,897.41	6.782	85.95	360	357	٣	39.25	9	24.26		9,64	23,38
7.001% - 7.500%	111	16,637,974.00	7.32	149.891.66	7.297	89,14	360	357	6	37.85	692	22.56		8.97	22.15
7.501% - 8.000%	89	10,735,038.00	4.72	157,868.21	7.770	89.84	360	358	7	40.15	692	8.22		7.03	45.25
8.001% - 8.500%	15	1,959,344,00	98'0	130,622.93	8.218	69'06	360	357	٣	32.09	657	13.44		9.16	34.56
8.501% - 9.000%	9	1,004,300,00	0.44	167,383.33	8.762	88.73	360	357	6	27.05	949	0.00		0.00	43.35
9.501% - 10.000%	1	135,200.00	90:0	135,200.00	10.000	95.00	360	357	3	16.87	929	0.00	100.00	0.00	00'0
Total:	1,215	\$227,233,756.00 100.00%	100.00%	187,023.67	6.435%	79.92%	360	357	6	38.24%	701	24.28%	47.25%	6.81%	21.65%
Minimum: 5.000%															
Maximum: 10.000%															

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Original Term to Maturity	COUNT	OPB	OPB %	AVG 0PB	WAC		CLTV OTERM WAM AGE	WAM	AGE	DTI	FICO	FULL DOC%	FICO FULL DOC% STATED DOC% NO RATIO%	NO RATIO%	NINA%
360	1,215	1,215 \$227,233,756.00 100.00%	100.00%	187,023.67	6.435%	79.92%		360 357 3	3	38.24% 701	701	24.28%	47.25%	6.81%	21.65%
Total:	1,215	1,215 \$227,233,756.00 100.00%	100.00%	187,023.67	6.435%	79.92%	360	357		3 38.24%	701	24.28%	47.25%	6.81%	21.65%
Minimum: 360 Maximum: 360				Se e e e											

Remaining Term to Stated Maturity COUNT	COUNT	OPB	%	AVG 0PB	WAC		CLTV OTERM WAM	WAM	AGE	DTI	FICO	FULL DOC%	DTI FICO FULL DOC% STATED DOC% NO RATIO% NINA%	NO RATIO%	NINA%
301 - 360	1,215	1,215 \$227,233,756.00 100.00%	00.00%	187,023.67	.435%	79.92%		360 357 3		38.24%	701	24.28%	47.25%	6.81%	21.65%
Total:	1,215	1,215 \$227,233,756.00 100.00%	00.00%	187,023.67	6.435%	79.92%	360	360 357 3		38.24%	701	24.28%	47.25%	6.81%	21.65%
Minimum: 353															
Maximum: 359															

Seasoning	COUNT	OPB	%	AVG 0PB	WAC	CLTV	CLTV OTERM WAM	WAM	AGE	ITa	DTI FICO	FULL DOC%	STATED DOC%	NO RATIO%	NINA%
-	219	\$41,845,488.00	18.42%	191,075.29	6.303%	80.55%		359	-	37.34%	701	24.85%	49.30%	5.54%	20.31%
74	347	62,112,065.00	27.33	178,997.31	6.504	80.61	360	358	7	37.27	269	19.55	49.90	6.84	23.70
£	460	90,347,669.00	39.76	196,407.98	6.402	79.96		357	6	38.68	704	22.49	20.08	09'9	20.83
4	159	28,636,434,00	12.60	180,103.36	6.537	76.71		356	4	40.29	669	39.58	27.86	9.23	23.33
10	27	4,020,350.00	1.77	148,901.85	6.685	84.45		355	ĸ	38.38	716	18.57	61.90	79.7	11.87
9	64	155,850,00	0.07	77,925.00	6,366	82.76		354	9	43.47	629	73.37	26.63	00'0	00'0
7	1	115,900.00	0.05	115,900.00	8.400	70.24		353	7	28.27	533	100.00	0.00	00.00	00'0
Total:	1,215	,215 \$227,233,756.00 100.00%	100.00%	187,023.67	6.435%	79.92%	360	357	3	3 38.24%	701	24.28%	47.25%	6.81%	21.65%
Minimum: 1 Maximum: 7				ı											

The information here in has been provided takep, by UBS Investment Bank. Neither the issuer of certificates nor any of its affiliates makes any representation as to the accuracy or completeness of the information herein. The information contained herein will be superseded by the description of the mortgage loans contained and/or incorporated by reference in the Prospectus Supplement relating to the Certificates and superseders all information contained and or incorporated by UBS Investment Bank.

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NINA%	76.01%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.43	0.00	0.00	21.65%
NO RATIO%	23.99%	0.00	0.00	0.00	0.00	0.00	00.0	00'0	00'0	0.00	0.00	0.00	0.00	0.00	6.81%
STATED DOC% NO RATIO%	%00'0	0.00	81.60	83.78	62.79	63.73	73.62	60'99	69.72	66.03	57.05	43.63	38.81	100.00	47.25%
FULL DOC%	0.00%	100.00	18.40	16.22	32.21	36.27	26.38	33.91	30.28	33.97	42.95	52.94	61.19	0.00	24.28%
FICO	700	704	726	727	730	715	715	206	694	869	969	684	716	710	701
ILQ	0.00%	5.25	9.95	13.57	18.34	24.16	28.69	33.76	38.67	43,39	48.02	53.10	58.23	62.74	38.24%
AGE	ю	-	7	7	6	7	7	33	ĸ	7	3	6		3	3
WAM	357	359	358	358	357	358	358	357	357	358	357	357	357	357	357
OTERM	360	360	360	360	360	360	360	360	360	360	360	360	360	360	360
CLTV	70.76%	95.00	77.38	74.99	75.77	76.76	79.43	85.11	85.47	86.51	80.02	75.56	78.72	65.00	79.92%
WAC	6.514%	7.500	6.754	6.141	6.354	6,359	6.322	6,409	6.479	6.389	6.478	6.367	6.492	90009	6.435%
AVG 0PB	185,034.30	90,365.00	115,212.50	130,743.70	179,745.36	178,948.22	181,203.02	192,530.88	189,041.53	195,389.96	179,442.22	188,923.41	186,065.71	243,750.00	187,023.67
%	28.42%	0.04	0.20	0.58	1.74	2.91	6.46	13.47	18.22	18.40	6.48	1.83	1.15	0.11	100.00%
OPB	\$64,576,972.00	90,365.00	460,850,00	1,307,437.00	3,954,398.00	6,621,084.00	14,677,445.00	30,612,410.00	41,400,096.00	41,813,452.00	14,714,262.00	4,156,315,00	2,604,920.00	243,750.00	\$227,233,756.00 100.00%
COUNT	349	-	4	10	22	37	81	159	219	214	82	22	14	-	1,215
рті	<= 0.000%	1.001% - 6.000%	6.001% - 11.000%	11,001% - 16,000%	16.001% - 21.000%	21,001% - 26,000%	26.001% - 31.000%	31.001% - 36.000%	36.001% - 41.000%	41.001% - 46.000%	46.001% - 51.000%	51.001% - 56.000%	56,001% - 61,000%	61.001% - 66.000%	Total:

Minimum: 0.00% Maximum: 62.74% WADTI: 38.23% The information herein has been provided solely by UBS Investment Bank. Neither the issue of certificates nor any of its affiliates makes any representation at to the accuracy or completaness of the information herein. The information contained herein will be superseded by the description of the mortgage loans contained and/or incorporated by reference in the Prospectus Supplement relating to the Certificates and supersedes all information contained in any contained in any collateral term strees relating to the mortgage pool previously provided by UBS Investment Bank.



COUNT OPB	OPB	į l	%	AVG 0PB	WAC	CLTV	OTERM	WAM	AGE	ПП	FICO	FULL DOC%	STATED DOC%	NO RATIO%	NINA%
1 \$115,900.00 0.05% 115,900.00	0.05%	-	115,900.0	9	8.400%	70.24%	360	353	7	28.27%	533	100.00%	0.00%	0.00%	0.00%
7 1,322,000.00 0.58 188,857.14	0.58	-	188,857.	4	6.624	54.75	360	358	7	43.68	282	45.02	54.98	0.00	0.00
356,400.00 0.16 178,200.00	0.16	_	178,200	8	7.355	76.79	360	329	-	34.09	296	08.09	39.20	0.00	0.00
4 740,800.00 0.33 185,200.00	0.33	_	185,20	0.00	6.774	77.53	360	358	7	38.61	209	62.19	37.81	0.00	0.00
0.55	0.55	7	247,	:47,700.00	6.156	72.48	360	358	7	45.03	615	44.83	32.48	0.00	22.70
2.91	2.91	_	178	178,769.46	6.628	74.38	360	358	7	39.58	625	25.27	32,98	4.04	37.71
5.72	5.72	•	70	209,551.73	6.627	78.29	360	357	٣	38.56	635	24.16	41.48	1,30	33.06
14,153,495,00 6.23	6.23		_	186,230.20	6.544	77.21	360	357	ю	39.21	645	11.84	58.26	3.46	26.45
14,598,141.00	_	6.42		178,026.11	6.598	78.84	360	358	7	39.51	654	24.17	49,27	5.76	20.80
	_	5.89		167,291.91	6.477	78.40	360	358	7	37.91	664	20.65	55,25	4.46	19.64
	_	7.59		183,479.86	6.455	83.90	360	357	က	38.75	674	22.12	49.64	88'6	18.37
_	_	9.35		198,555.02	6,496	83,16	360	357	ĸ	40.04	684	19.06	56.74	4.65	19.56
15,779,244.00	_	6.94		179,309.59	6.597	80.75	360	358	7	36.75	695	11.18	47.25	11.78	29.79
12,017,205.00	_	5.29		182,078.86	6.456	81.24	360	358	7	37.43	705	20.63	44.77	09.6	25.00
12,028,251.00	_	5.29		187,941.42	6.388	77.98	360	358	7	39.56	714	19.08	55.16	7.41	18.35
_	_	6.23		179,320.59	6.361	83.31	360	357	3	39.05	724	31.55	45.02	8.00	15.43
61 12,425,474.00 5.47		5.47		203,696.30	6.205	80.02	360	357	က	39.46	735	38.84	37.35	5.46	18.35
71 13,767,895.00 6.06		90.9		193,914.01	6,390	84.48	360	358	7	37.58	744	24.58	49.03	7.10	19.28
54 10,035,633.00 4.42	_	4.42		185,845.06	6.186	80.67	360	358	7	36.14	754	30.52	43.24	7.94	18.30
46 9,227,811.00 4.06	_	4.06		200,604.59	6.386	80.12	360	357	ю	37.05	764	23.99	51.40	8.47	16.14
46 8,660,461.00 3.81	_	3.81		188,270.89	6.235	78.41	360	357	က	37.24	775	21.62	43,35	10.14	24.89
42 7,973,015,00 3.51	_	3.51		189,833.69	6.148	75.45	360	357	ю	32.23	784	46.47	21.04	15.98	16.50
		1.96		185,333.21	6.287	75.56	360	357	6	36.70	793	35.01	45.46	00'0	19.52
13 2,069,783.00 0.91		0.91		159,214.08	6.255	76.80	360	357	κ,	30.65	804	41.60	28.21	0.00	30.19
3 522,900.00 0.23	_	0.23		174,300.00	2.767	66.83	360	358	7	33,44	816	0.00	85.60	0.00	14.40
	0.05		-	104,000.00	5.750	28.15	360	357	3	31.31	821	100.00	0.00	00.00	0.00
1,215 \$227,233,756.00 100.00% 18			~	187,023.67	6.435%	79.92%	360	357	6	38.24%	701	24.28%	47.25%	6.81%	21.65%
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Loan to Value Ratio	COUNT	OPB	%	AVG 0PB	WAC	CLTV	OTERM	WAM	AGE	DTT	FIC0	FULL DOC%	STATED DOC%	NO RATIO%	NINA%
10.01% - 15.00%	7	\$425,000.00	0.19%	212,500.00	6.390%	11.04%	360	356	4	0.00%	171	0.00%	0.00%	82.35%	17.65%
15.01% - 20.00%	4	401,000.00	0.18	100,250.00	6.138	15.58	360	358	7	19.00	693	12.38	00'0	0.00	87.62
20.01% - 25.00%	7	849,000.00	0.37	121,285.71	5.985	26.61	360	358	7	40.54	705	33.62	0.00	00'0	66.38
25.01% - 30.00%	6	1,418,000.00	0.62	157,555,56	5.859	28.73	360	358	7	23.00	735	7.33	15.91	00'0	26.76
30,01% - 35,00%	7	1,244,100.00	0.55	177,728.57	5.849	37.51	360	357	6	41.76	206	11.58	41.65	0.00	46.78
35.01% - 40.00%	16	2,693,100.00	1.19	168,318.75	6.112	37.78	360	357	€	34.70	718	12.68	19.37	35.77	32.18
40.01% - 45.00%	28	5,207,850.00	2.29	185,994.64	5.919	42.22	360	358	7	35.25	703	7.86	31.03	13.17	47.93
45.01% - 50.00%	45	7,348,089,00	3.23	163,290.87	6.055	49.02	360	358	7	37.10	711	15.31	28.05	8.91	47.72
50.01% - 55.00%	33	6,998,888,00	3.08	212,087.52	5.969	54.87	360	358	7	34.93	708	21.34	32.86	3.02	42.78
55.01% - 60.00%	99	14,427,475.00	6.35	218,598.11	6.113	58.73	360	357	E	36.00	982	3,35	45.75	3.05	47.85
60.01% - 65.00%	75	15,297,588.00	6.73	203,967.84	6,136	65.30	360	357	က	37.94	694	12.89	45.57	8.96	32.57
65.01% - 70.00%	57	15,946,839.00	7.02	218,449.85	6,303	73.42	360	358	7	36.42	702	19.70	58.32	4.28	17.69
70,01% - 75.00%	9/	11,947,488.00	5.26	157,203.79	6.603	78.26	360	357	6	37.81	869	33,13	55.19	0.00	11.67
75.01% - 80.00%	646	121,153,681.00	53.32	187,544.40	6.524	88.06	360	357	e	38.89	701	28.02	52.57	7.63	11.79
80.01% - 85.00%	=	2,462,000.00	1.08	223,818.18	6.765	84.61	360	357	က	42.25	684	23.53	42.44	12.48	21.55
85.01% - 90.00%	61	10,324,356.00	4.54	169,251.74	6.781	89.59	360	357	6	39.13	707	25.80	42.51	3.10	28.59
90.01% - 95.00%	43	6,670,796.00	2.94	155,134.79	7.175	94.97	360	358	7	37.51	712	30,71	23.21	3.80	42.28
95.01% - 100.00%	13	2,418,506.00	1.06	186,038.92	6.764	100.00	360	358	7	38.10	729	100.00	0.00	0.00	000
Total:	1,215	\$227,233,756.00 100.00%	100.00%	187,023.67	6.435%	79.92%	360	357	3	38.24%	701	24.28%	47.25%	6.81%	21.65%
Minimum: 10.61															
Maximum: 100,00															

Combined Loan To Value Ratio	COUNT	OPB	%	AVG 0PB	WAC	CLTV	OTERM	WAM	AGE	DTI	FICO	FULL DOC%	STATED DOC%	NO RATIO%	NINA%
10.01% - 15.00%	71	\$425,000.00	0.19%	212,500.00	6.390%	11.04%	360	356	4	0.00%	171	0.00%	0.00%	82,35%	17.65%
15.01% - 20.00%	4	401,000.00	0.18	100,250.00	6.138	15.58	360	358	7	19.00	693	12.38	00'0		87.62
20.01% - 25.00%	S	534,000.00	0.24	106,800.00	6.028	22.21	360	358	7	40.54	869	53.48	0.00	0.00	46.52
25,01% - 30.00%	œ	1,068,000.00	0.47	133,500.00	5.977	27.76	360	357	6	23.00	727	9.73	21.12		69.15
30.01% - 35.00%	6	1,765,600.00	0.78	196,177.78	5.789	33.12	360	358	7	43.24	722	8.15	21.25		70.60
35.01% - 40.00%	16	2,693,100.00	1.19	168,318.75	6,112	37.78	360	357	Ð	34.70	718	12.68	19.37		32.18
40.01% - 45.00%	28	5,207,850.00	2.29	185,994.64	5.919	42.22	360	358	7	35.25	703	7.86	31.03		47.93
45.01% - 50.00%	43	6,673,439.00	2.94	155,196.26	6.087	47.53	360	358	7	37.49	707	11.49	30.88		52.53
50.01% - 55.00%	31	6,565,440.00	2.89	211,788.39	2.967	52.57	360	358	7	34.91	708	19.37	35.03		45.60
55.01% - 60.00%	61	13,785,075.00	6.07	225,984.84	6.107	57.86	360	358	7	36.25	684	3.51	45.46		47.84
60.01% - 65.00%	99	14,581,775.00	6.42	220,935.98	6,110	63.28	360	357	ဗ	38.06	692	11.66	43.44		34.18
65.01% - 70.00%	54	13,308,991.00	5.86	246,462.80	6.208	68.93	360	357	က	36,19	703	15.67	59.04		21.21
70.01% - 75.00%	47	9,470,650.00	4.17	201,503.19	6.418	73.27	360	357	6	38.89	700	32.78	51.87		15.35
75.01% - 80.00%	219	45,018,439.00	19.81	205,563.65	6.477	79.49	360	357	6	40.21	694	28.40	44.22		19.96
80.01% - 85.00%	13	2,771,685.00	1.22	213,206.54	6,801	84,66	360	357	6	41.25	681	20.89	48.89		19.14
85.01% - 90.00%	120	22,591,969.00	9.94	188,266.41	6.725	89.65	360	357	6	37.94	703	19.32	61.18		17.79
90.01% - 95.00%	164	27,169,115.00	11.96	165,665.34	6.795	94.77	360	357	۳	37.02	705	28.56	45.69		16.71
95.01% - 100.00%	325	53,202,628.00	23.41	163,700.39	6.511	99.94	360	358	7	38.56	708	35,58	51.51		5.20
Total:	1,215	\$227,233,756.00 100.00%	100.00%	187,023.67	6.435%	79.92%	360	357	3	38.24%	701	24.28%	47.25%	6.81%	21.65%
Minimum: 10.61 Maximum: 100.00															

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Geographic Concentration	COUNT	OPB	%	AVG 0PB	WAC	CLIV	OFERM	WAM	AGE		FICO	FULL DOC%	SIALED DOC% N	NO KA110%	NINA%
Alahama	ĸ	\$576,080.00	0.25%	115,216.00	7.212%	95.07%	360	358	7	39,77%	752	63.82%	36.18%	0.00%	%00'0
Alaska	-	110,000.00	0.05	110,000.00	6.125	48.89	360	358	7	37.81	649	0.00	100.00	0.00	0.00
Arizona	36	6,437,024.00	2.83	178,806.22	6.791	85.90	360	357	e	40.16	689	14.97	38.57	11.29	35.18
Arkansas	4	522,500.00	0.23	130,625.00	6.681	98,13	360	357	6	41.12	727	64.81	16.44	0.00	18.74
California	306	72,923,153.00	32.09	238,310.96	0809	68.37	360	357	'n	37.57	705	16.23	52.97	3.60	27.20
Colorado	17	3,533,797.00	1.56	207,870.41	6.571	90.18	360	357	E	36.69	700	25.88	60'98	00.00	18.03
Connecticut	22	4,401,588.00	1.94	200,072.18	6.396	78.67	360	357	6	40.10	700	34.52	43.83	5.76	15.90
Delaware	=	255,800.00	0.11	255,800.00	7.375	84.98	360	357		32.97	959	0.00	100,00	00'0	0.00
Florida	81	13,276,774.00	5.84	163,910.79	6.821	88.47	360	358	7	36.76	703	19.98	45.94	8.47	25.61
Congia	267	41.588.454.00	18.30	155,762.00	6.371	92.24	360	358	7	37.28	208	35.40	44.82	8.37	11.41
Hawaii	v	1.617,700.00	0.71	323,540,00	6.381	78.47	360	357	3	44.47	189	19.69	26.70	0.00	23.61
Minois	· II	1.743.325.00	0.77	158,484.09	6.970	90.99	360	358	7	36.08	710	34.49	36.93	0.00	28.58
Indiana	7	704,125.00	0.31	100,589.29	7.015	88.47	360	356	4	47.60	089	37.55	19.73	0.00	42.72
Towa	-	117,600.00	0.05	117,600.00	6.500	80.00	360	356	4	43.66	726	100.00	0.00	0.00	0.00
Kentucky	v	465,450,00	0.20	93,090.00	9/9/9	91.12	360	357	33	46.43	683	37.88	43.85	0.00	18.27
Maine	e	458,400.00	0.20	152,800.00	6.793	82.80	360	357	ю	32.50	729	16.09	23.77	60.15	0.00
Maryland	13	1,912,350.00	0.84	147,103.85	7.153	83.01	360	357	6	42.05	889	20.01	51.32	12.82	15.86
Massachusetts	11	2,792,831.00	1.23	253,893.73	6,803	77.70	360	358	7	39.44	899	20.37	73.51	00'0	6.12
Michigan	90	6.377.272.00	2.81	167,822,95	6.643	79.56	360	356	4	40.38	694	62.85	21.97	00'0	15.17
Minnesota	90	1.038.851.00	0.46	129,856.38	7.064	91.42	360	357	3	34.49	206	0.00	68.43	19.46	12.11
Mississinni	6	998,150,00	0.44	110,905.56	6.542	92.40	360	357	٤	38.89	692	32.26	50.76	7.48	9.50
Missouri	. 14	377,250.00	0.17	188,625.00	7.011	86.91	360	357	3	32,28	682	00.00	100.00	0.00	0.00
Nehraska	74	267,150.00	0.12	133,575.00	6.475	88.02	360	356	4	42.03	724	40.13	59.87	0.00	0.00
Nevada	٢	1,509,272.00	99.0	215,610.29	6.314	80.41	360	357	m	37.67	705	22.33	61.17	0.00	16.50
New Hampshire	1	153,000.00	0.07	153,000.00	6.750	61.20	360	358	7	25.03	712	0.00	100,00	00'0	0.00
New Jersev	57	12,489,316.00	5.50	219,110.81	6.722	76.36	360	358	7	37.08	769	24.77	41.52	7.73	25.98
New Mexico	13	1,877,368.00	0.83	144,412.92	6.897	93.24	360	357	3	37.88	720	32.66	32.61	6.12	28.61
New York	75	20,279,675.00	8.92	270,395.67	6.451	74.66	360	357	3	41.22	693	21.96	42.68	15.74	19.62
North Carolina	==	1,443,150.00	0.64	131,195.45	6.807	79.94	360	357	33	36.62	212	29.48	35.02	12.18	23.33
Ohio	17	1,713,319.00	0.75	100,783.47	6.973	84.57	360	358	7	40.77	664	36.66	21.42	0.00	41.92
Oklahoma	-	66,950.00	0.03	66,950.00	7.500	94.96	360	357	က	41.86	57.	100.00	0.00	0.00	0.00
Oregon	9	1,041,520.00	0.46	173,586.67	6.768	93.20	360	358	7	41.87	682	9.94	90'06	0.00	0.00
Pennsylvania	30	3,865,125.00	1.70	128,837.50	6.727	77.41	360	358	7	41.03	705	21.04	33,54	0.00	45.42
Rhode Island	4	969,000,00	0.43	242,250.00	984.9	85.17	360	358	7	43.34	657	31.43	68.57	0.00	0.00
South Carolina	21	2,923,811.00	1.29	139,229.10	6,967	92.65	360	358	7	40.69	710	24.07	38.69	17.73	19.51
South Dakota	7	265,475.00	0.12	132,737.50	6.427	78.27	360	356	4	42.29	269	52.91	47.09	0.00	0.00
Tennessee	=	1,350,100.00	0.59	122,736.36	6.970	95.96	360	357	e	37.87	701	21.09	39.47	21.07	18.37
Texas	89	8,305,147.00	3.65	122,134.51	6.764	90.32	360	357	6	37.05	707	10.16	55.70	14.74	19.40
Utah	-	80,000,00	0.04	80,000.00	90009	43.24	360	358	7	46.63	653	0.00	100.00	00.00	0.00
Virginia	14	2,740,396.00	1.21	195,742.57	6.778	86,69	360	357	6	38.69	8/9	21.89	57.94	0.00	20.16
Washington	19	3,409,158.00	1.50	179,429.37	6.360	87.08	360	358	7	37.64	707	40.43	40.51	0.00	19.06
Wisconsin	1	113,250.00	0.05	113,250.00	6.875	87.12	360	356	4	40.75	623	100,00	00'0	0.00	0.00
Wyoming	1	143,100.00	0.06	143,100.00	6.500	89.44	360	356	4	0.00	629	0.00	0.00	0.00	100.00
Total:	1.215	\$227,233,756.00	100.00%	187,023,67	6.435%	79.92%	360	357	6	38.24%	701	24.28%	47.25%	6.81%	21.65%
	22.44	•													

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Zip Code Concemtration	COUNT	OPB	%	AVG 0PB	WAC	CLTV	OTERM	WAM	AGE	DTI	FICO	FULL DOC%	STATED DOC%	NO RATIO%	NINA%
30016	16	\$2,281,821.00	1.00%	142,613.81	6.572%	95.80%	360	358	7	37.55%	711	44.95%	39.96%	0.00%	15.09%
93033	9	1,775,750.00	0.78	295,958.33	5.971	55.88	360	358	7	54.13	671	12.70	0.00	14.97	72.33
90201	4	1,349,650.00	0.59	337,412.50	6.030	69,26	360	357	6	31.99	969	00'0	100.00	0.00	0.00
85353	œ	1,243,371.00	0.55	155,421.38	8.678	90.91	360	357	ю	38.95	869	13.84	25.66	11.26	49.23
30114	9	1,180,700.00	0.52	196,783.33	6.479	95.51	360	358	7	49.62	725	33.21	43.66	14.72	8.42
Other	1,175	219,402,464.00	96.55	186,725.50	6.438	79.86	360	357	3	38.21	701	24.32	47.53	6.79	21.36
Total:	1,215	\$227,233,756.00 100.00%	100,00%	187,023.67	6.435%	79.92%	360	357	6	38.24%	701	24.28%	47.25%	6.81%	21.65%

Loan Purpose	COUNT	OPB	OPB %	AVG 0PB	WAC	CLTV	OTERM	WAM AGE	AGE	DTI	FICO	FULL DOC%	STATED DOC% NO RATIO%	NO RATIO%	NINA%
Purchase	069	\$115,826,650.00	50.97%	167,864.71	6.593%	90.48%	360	358	7	37.75%	711	25.85%	,	5	15.87%
Refinance - Cashout	421	92,638,281.00	40.77	220,043.42	6.278	67.64	360	358	7	38.46	689	17.97	48.54	3,98	29.52
Refinance - Rate Term	104	18,768,825.00	8.26	180,469.47	6.231	75.22	360	357	3	40.28	669	45.75			18.55
Total:	1,215	1,215 \$227,233,756.00 100.00%	100,00%	187,023.67	6.435%	79.92%	360	357	3	38,24%	701	24.28%	47.25%	6.81%	21.65%

Document Type	COUNT	OPB	OPB %	AVG 0PB	WAC	CLTV	OTERM	WAM AGE	AGE	DTI	FICO	FULL DOC%	STATED DOC%	NO RATIO%	NINA%
No Income No Asset	270	\$49,237,272.00	21.67%	182,360.27	%905'9	68.28%	360	357	3	51.79%	969	0.00%	0.00%	0.00%	100.00%
No Ratio	80	15,483,075.00		193,538.44	6.535	78.69	360	357		0.00	712	0.00	0.00	100.00	0.00
Stated Income Full Asset	344	63,496,999.00		184,584.30	6.472	86.45	360	358	7	37.46	703	0.00	100.00	00.0	0.00
Full Documentation	312	55,139,367.00		176,728.74	6.329	85,71	360	357	6	39,19	707	100.00	0.00	0.00	0.00
Stated Documentation	209	43,877,043.00	19.31	209,938.00	6.398	76.66	360	358	7	38.12	169	0.00	100.00	0.00	0.00
Total:	1,215	1,215 \$227,233,756.00 100.00%	100.00%	187,023.67	6.435%	79.92%	360	357	3	38,24%	701	24.28%	47.25%	6.81%	21.65%

Property Type	COUNT	ОРВ	OPB %	AVG 0PB	WAC	CLTV	OTERM V	WAM AGE	AGE	DTI	FICO	FULL DOC%	FULL DOC% STATED DOC% NO RATIO%	NO RATIO%	NINA%
2-4 Family	88	\$25,218,479.00	_	283,353.70	6.384%	70.05%	360	357	6	36.29%	713	14.96%	62.80%	8.87%	13.36%
Condo	84	14,855,013.00	6.54	176,845.39	6.545	83.86	360	357	ю	37.38	709	27.48	47.94	2.58	22.00
PUD	329	57,411,792.00		174,503.93	6.487	87.56	360	358	7	37.63	707	25.54	45.91	8.91	19.65
Single Family Residence	713	129,748,472.00	57.10	181,975.42	6.409	78.00	360	357	e	39.04	869	25.17	44.75	5.97	24.11
Total:	1,215	1,215 \$227,233,756.00 100.00%	100.00%	187,023.67	6.435%	79.92%	360	357	3	38.24%	701	24.28%	47.25%	6.81%	21.65%

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Occupancy	COUNT	OPB	%	AVG 0PB	WAC	CLTV	CLTV OTERM	WAM AGE	AGE	DTI	FIC0	FULL DOC%	FULL DOC% STATED DOC% NO RATIO%	NO RATIO%	NINA%
Non-Owner Occupied	223	\$37,502,982,00	16.50%	168,174.81	6.694%	•	360	357	6	36.13%	716	19.55%	Ū	6.73%	8.22%
Owner Occupied	939	181,468,135.00	79.86	193,256.80	6.369	80.20	360	358	7	38.79	869	24.98	43.62	6,49	24.90
Second Home	53	8,262,639.00	3.64	155,898.85	069'9		360	357	m	37.89	713	30.27		14.19	11.17
Total:	1,215	\$227,233,756.00 100,00%	100.00%	187,023.67	6.435%	79.92%	360	357	6	38.24%	701	24.28%	47,25%	6.81%	21.65%

	NA%	21.65%	21.65%
	N %C	6.81% 21	6.81% 21
	STATED DOC% NO RATIO% NINA%	6.8	6.8]
	200°	47.25%	17.25%
	STATED		
	FULL DOC%	24.28%	24.28%
	FICO	701	701
	ITU	38.24%	38.24%
	AGE		3
	WAM	357	357
	OTERM WAM AGE	360	360
į	CLTV	79.92%	79.92%
	WAC	6.435%	6.435%
	AVG 0PB	187,023.67	187,023.67
	%	100.00%	100.00%
	OPB	\$227,233,756.00	\$227,233,756.00 100.00%
	COUNT	1,215	1,215
	Lien Position	1	Total:

Prepayment Penalty	COUNT	OPB	%	AVG 0PB	WAC	CLTV	OTERM	WAM	AGE	DTI	FICO	FULL DOC%	FULL DOC% STATED DOC%	NO RATIO%	NINA%
0	342	\$63,373,847,00	27.89%	185,303.65	6.573%	79.49%	360	357	3	39.23%	702	36.13%	38.85%	4.47%	20.55%
: \@	,	1,075,410.00	0.47	215,082.00	5.759	73.84	360	357	6	33.88	716	48.05	7.07	27.28	17.60
12	68	22,638,913.00	96.6	254,369,81	6.493	73.92	360	357	6	40.93	691	20.22	45.73	14.15	19.90
24	128	20,972,479.00	9.23	163,847.49	6.517	81.06	360	357	6	36.39	704	18.49	49.71	8.13	23.68
36	266	103,446,329,00	45.52	182,767.37	6.351	80.16	360	358	7	37.57	700	18.23	52.70	5.61	23.47
09	88	15,726,778.00	6.92	185,020.92	6.282	87.54	360	358	7	37.39	714	28.33	46.95	10.46	14.26
Total:	1,215	\$227,233,756.00 100.00%	100.00%	187,023.67	6.435%	79.92%	360	357	3	38.24%	701	24.28%	47.25%	6.81%	21.65%
wa Term: 23.989				-											

12H 12M 24H 24M 24S 36H	COUNT	OPB	%	AVG 0PB	WAC	CLTV	OTERM	WAM	AGE	DTI	FICO	FULL DOC%	STATED DOC%	NO RATIO%	NINA%
12M 24H 24M 24S 36H	82	\$20,954,313.00	9.22%	255,540.40	6.519%	74.95%	360	357	£	41.27%	889	21.84%	46.41%	13.94%	17.81%
24H 24M 24S 36H 36M	7	1,684,600,00	0.74	240,657.14	6.167	61.10	360	357	3	33.07	720	0.00	37.16	16.85	46.00
24N 24S 36H 36M	29	11,297,805.00	4.97	168,623.96	6.380	81.00	360	358	7	36.21	704	22.74	53,26	5.49	18.51
24S 36H 36M	58	9,089,674.00	4.00	156,718.52	6.726	82.63	360	357	m	37.74	707	14.39	44.47	11.93	29.21
36H Mar	33	585,000.00	0.26	195,000.00	5.888	57.69	360	357	က	20,86	673	0.00	62.53	0.00	37.47
Myt	440	80,565,216.00	35.45	183,102.76	6.302	19.61	360	358	7	37.02	869	17.03	55.09	5.91	21.97
	113	20,513,993.00	9.03	181,539.76	6.524	83.02	360	357	3	39.60	707	21.95	45.56	4.08	28.41
368	13	2,367,120.00	1.04	182,086.15	6.513	77.59	360	357	3	40.46	728	26.82	33.01	8.55	31.62
H09	53	9,035,813.00	3.98	170,487.04	6.334	90.55	360	358	7	39.44	695	28.49	42.79	11.82	16.89
60M	12	2,159,350.00	0.95	179,945.83	6,466	87.96	360	357	£	39.61	720	3.01	64.31	19,13	13,55
S09	20	4,531,615.00	1.99	226,580.75	6.092	81.32	360	358	7	33.24	749	40.07	46.99	3,61	9.33
H9	-	76,400.00	0.03	76,400.00	6.250	79.58	360	357	3	12.52	707	0.00	100.00	0.00	00'0
W9	4	999,010.00	0. 4.0	249,752.50	5.722	73.40	360	357	٣	37.05	717	51.71	00'0	29.35	18.94
No PPP	342	63,373,847.00	27.89	185,303.65	6.573	79.49	360	357	3	39.23	702	36.13	38.85	4.47	20.55
Total:	1,215	\$227,233,756.00 100.00%	100.00%	187,023.67	6.435%	79.92%	360	357	6	3 38.24%	701	24.28%	47.25%	6.81%	21.65%

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Balloon Flag	COUNT	OPB	%	AVG OPB	WAC	CLTV	OTERM WAM		AGE	DTI	DTI FICO	FULL DOC%	FULL DOC% STATED DOC% NO RATIO%	NO RATIO%	NINA%
Not a Balloon Loan	1,215	\$227,233,756.00 100.00%	100.00%	187,023.67	6.435%	79.92%	360	357	3	38.24%	701	24.28%	47.25%	6.81%	21.65%
Total:	1,215	\$227,233,756.00 100.00%	100.00%	187,023.67	6.435%	79.92%	360	357	6	38.24%	701	24.28%	47.25%	6.81%	21.65%

	COUNT	OPB	%	AVG 0PB	WAC	CLTV	OTERM	WAM	AGE	DTI	DT1 FICO	FULL DOC%	STATED DOC%	NO RATIO%	NINA%
Alterna Mortgage	15	\$2,435,246,00	1.07%	162,349.73	7.200%	82.70%	360	359	-	37.93%	691	0.00%	68.07%	0.00%	31.93%
Avaris Capital	6	728,500.00	0.32	242,833,33	5.732	59.21	360	359	-	35.35	716	00'0	100.00	00.00	00.0
Equity Now. Inc.	22	5,830,750.00	2.57	265,034.09	6.577	63.74	360	356	4	44.84	889	22.69	00'0	50.27	27.03
Gateway Bank FSB	27	6,557,660.00	2.89	242,876.30	5.840	62.45	360	357	٣	34.84	733	49.32	13.81	13.60	23.27
Mortgage Enterprise, Ltd.	9	1,863,600.00	0.82	310,600.00	6.590	76.96	360	357	6	46,16	713	46.87	0.00	22.86	30.27
Onteum	974	177,851,682.00	78.27	182,599,26	6.461	81.88	360	358	7	37.73	200	21.38	50.89	6.32	21.41
Pemmtek Mortgage Services	6	570,550.00	0.25	190,183.33	7.483	94.85	360	357	m	39.17	889	30.09	0.00	00.00	16.69
Provident Bank	55	13,083,700,00	5.76	237,885,45	6.100	76.36	360	357	6	39.13	716	28.55	68.02	00.00	3.43
Ouicken Loans	7	11,789,225.00	5.19	153,106.82	6.517	69'14	360	356	4	43.07	689	61.43	14.15	00'0	24.41
Realty Mortgage Corp	11	1,456,723.00	0.64	132,429.36	6.442	79.09	360	355	ĸ	40,36	737	24.32	63.05	00.00	12.63
Shearson Mortgage	4	885,800.00	0.39	221,450.00	6.297	68.14	360	356	4	37.50	730	23.87	59.28	00'0	16.85
Sun West Mortgage Co.	18	4,180,320.00	1.84	232,240.00	6.335	09'29	360	357	3	43.93	206	0.00	37.35	00.00	62.65
Total:	1,215	\$227,233,756.00 100.00%	100.00%	187,023.67	6.435%	79.92%	360	357		38.24%	701	24.28%	47.25%	%18'9	21.65%

Gross Rate-FRMS	COUNT	OPB	%	AVG 0PB	WAC	CLTV	OTERM WAM		AGE	DTI	DT1 FICO	FULL DOC%	FULL DOC% STATED DOC% NO RATIO%	NO RATIO%	NINA%
4.501% - 5.000%	6	\$776,700.00	0.34%	258,900.00	2.000%	68.93%	360	359	1	30.63%	715	42.68%	-	0.00%	42.49%
5,001% - 5.500%	79	6,267,900.00	2.76	241,073.08	5.425	59.37	360	358	7	33.19	116	22.65		0.00	29.28
5.501% - 6.000%	287	62,457,136.00	27.49	217,620.68	5.873	70.66	360	358	7	37.96	714	28.98		6.18	24.12
6.001% - 6.500%	432	82,599,452.00	36.35	191,202.44	6.338	81.78	360	357	ю	38.51	701	23.72		5.92	14.38
6.501% - 7.000%	266	44,660,712.00	19.65	167,897.41	6.782	85.95	360	357	٣	39.25	069	24.26		9.64	23.38
7.001% - 7.500%	111	16,637,974.00	7.32	149,891.66	7.297	89,14	360	357	6	37.85	269	22.56		8.97	22.15
7.501% - 8.000%		10,735,038.00	4.72	157,868.21	7.770	89.84	360	358	7	40.15	692	8.22		7.03	45.25
8.001% - 8.500%	15	1,959,344.00	0.86	130,622.93	8.218	69.06	360	357	6	32.09	657	13.44		9.16	34.56
8,501% - 9.000%	9	1,004,300.00	0. 4	167,383.33	8.762	88.73	360	357	33	27.05	646	0.00		0.00	43.35
9.501% - 10.000%	-	135,200.00	90.0	135,200.00	10.000	95.00	360	357	6	16.87	989	00.00	100.00	0.00	0.00
Total:	1,215	\$227,233,756.00 100.00%	100.00%	187,023.67	6.435%	79.92%	360	357	3	38.24%	701	24.28%	47.25%	6.81%	21.65%
Minimum: 5.000% Maximum: 10.000%															

The information herein has been provided solely by UBS Investment Bank. Neither the issuer of certificates now any of its affiliates makes any representation as to the accuracy or completaness of the information herein. The information contained herein will be superseded by the description of the mortgage loans contained and/or incorporated by reference in the Prospectus Supplement relating to the Certificates and supersedes all information contained in any collateral term streets relating to the mortgage pool previously provided by UBS Investment Bank.

PMI	COUNT	OPB	%	AVG 0PB	WAC	CLTV	OTERM	WAM	AGE	DTI	FICO	FULL DOC%	STATED DOC% NO RATIO%	NO RATIO%	NINA%
GEMICO	12	\$2,022,325.00	0.89%	168,527.08	%668.9	91.51%		357		39.12%	669	53.54%	-	0	35.08%
MGIC	ĸ	942,700.00	0.41	188,540.00	6.612	89.71		358	7	37.43	902	35.71			30.57
Mo M	1,102	208,316,208.00		189,034.67	6.390	78.80	360	357	6	38.25	700	23.45	48.84	7.01	20.70
PMI Mortgage Insurance	24	4,732,719.00		197,196.63	6.982	91.73		358	7	37.91	717	13.35			26.54
Radian Guarantv	15	2,297,035.00		153,135.67	7.004	89.86		357	6	42.74	089	6.64			99.62
Renublic Mortgage Insurance	3	489,246.00		163,082.00	7.690	91.54		358	7	0.00	719	0.00			100.00
Triad Guaranty Insurance Co.	¥0	701,610.00		140,322.00	7.476	92.84		357	6	45.03	732	18.11			22.51
United Guaranty	49	7,731,913.00	3.40	157,794.14	6.815	93.71		358	7	37.12	721	51.64			17.38
Total:	1.215	\$227,233.756.00 100.00%	100.00%	187.023,67	6.435%	79.92%	360	357	Ė	38.24%	701	24.28%	47.25%	6.81%	21.65%

Interest Only Terms	COUNT	OPB	%	AVG 0PB	WAC	CLTV	OTERM	WAM	AGE	DTI	FICO	FULL DOC%	STATED DOC% NO RATIO%	NO RATIO%	NINA%
0	593	\$109,555,310.00	48.21%	184,747.57	6.405%	75.57%	360	357	8	38.62%	701	20.75%	45.90%	7.03%	26.32%
09	\$	2,088,160.00	0.92	261,020.00	6.150	83.69	360	357	m	43.88	206	42.48	57.52	0.00	00.0
120	614	115,590,286.00	50.87	188,257.79	6,468	83.94	360	358	7	37.78	701	27.28	48.35	6.73	17.64
Total:	1,215	\$227,233,756.00 100.00%	100.00%	187,023.67	6.435%	79.92%	360	357		38.24%	701	24.28%	47.25%	6.81%	21.65%

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Je UBS Investment

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Pool Summary	COUNT	UPB	%	AVG UPB	WAC	LTV	LTV OTERM WAM AGE	WAM	AGE	DTI	FICO
Conforming	1,946	\$409,686,768.59	48.47%	210,527.63	6.209%	78.04%	354	352	m e	37.82%	969
Non-Conforming	834	435,469,629.86	51.53	522,145.84	6.078	74.56	328	355	7	37.35	706
Total:	2,780	\$845,156,398.45 100.00%	100.00%	304,013.09	6.142%	76.25%	356	354	7	37.58%	701
AVG UPB: \$304,013.09											
MIN UPB: \$26,033.45											
MAX UPB: \$2,000,000,00											
GROSS WAC: 6.1418144912%											
MIN RATE: 3.875%											
MAX RATE: 12.000%											
MIN ORIG LTV: 16.00%											
MAX ORIG LTV: 100.00%		144									
MIN ORIG TERM: 180											
MAX ORIG TERM: 360		•									
MIN WAM: 175											
MAX WAM: 359											
% SF/PUD: 83.42%											
% FULL/ALT: 20.99%											
% CASHOUT: 32.24%		- 9									
% BUYDOWN: 0.00%											
% LTV > 80 NO MI: 10.90%											
WALTV: 76.25%		-									
% FICO > 679: 64.88%											
% NO FICO: 0.00%											
WA FICO: 701		٠									
% FIRST LIEN: 100.00%											
% PREPAY PENALTY: 71.09%											
CALIFORNIA %: 51.36%											
NORTH CA. %: 12.87%											
SOUTH CA. %: 38.49%		,*									
ARM%: 78.42%											
FIXED%: 21.58%											
%IO: 83.52%											
WA DTI: 37.58%											

Product Type	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
10/6 MONTH LIBOR -120 MONTH 10	34	\$11,477,458.00	1.36%	337,572.29	5.671%	74.44%	360	357	33	29.38%	754
15YR FXD	29	14,274,584.84	1.69	213,053,51	5.835	57.89	180	178	7	33.25	700
15YR FXD -120 MONTH 10	-	1,880,000.00	0.22	1,880,000.00	4.750	80.00	180	171	ε.	36.94	755
20YR FXD	14	3,761,581.50	0.45	268,684.39	5.996	59.72	240	237	ę	41.88	682
2/6 MONTH LIBOR	197	46,259,160.45	5.47	234,818,07	6.805	82.23	360	358	7	40.56	648
2/6 MONTH LIBOR - 24 MONTH 10	œ	2,427,350.00	0.29	303,418.75	6.479	80.09	360	356	4	41.83	206
2/6 MONTH LIBOR - 60 MONTH IO	116	35,944,676.00	4.25	309,867.90	6,465	80.62	360	357	6	41.02	959
2/6 MONTH LIBOR -120 MONTH 10	683	191,848,931.00	22.70	280,891.55	6.126	79.24	360	358	7	38.60	692
30YR FXD	103	50,030,457.90	5.92	485,732.60	6.046	71.82	360	358	7	40.20	709
30YR FXD - 60 MONTH IO	e	1,695,000.00	0.20	565,000.00	6.472	81.40	360	357	3	47.04	979
30YR FXD -120 MONTH 10	190	110,753,385.00	13.10	582,912.55	6.126	60'69	360	358	7	34.89	716
3/6 MONTH LIBOR	30	7,342,679.17	0.87	244,755.97	6.639	77.49	360	357	6	40.89	673
3/6 MONTH LIBOR - 24 MONTH IO	-	300,667.00	0.04	300,667.00	5.875	80.00	360	355	S	36.84	741
3/6 MONTH LIBOR - 36 MONTH 10	20	7,274,650.00	98.0	363,732.50	6.319	78.30	360	357	3	39,78	684
3/6 MONTH LIBOR - 60 MONTH 10	22	6,717,954.00	0.79	305,361.55	6.382	78.67	360	357	60	36.38	681
3/6 MONTH LIBOR -120 MONTH 10	112	32,232,351.00	3.81	287,788.85	5.980	76.27	360	357	3	39.10	216
5/6 MONTH LIBOR	28	13,659,992.32	1.62	235,517.11	6.269	74.03	360	357	3	37.20	705
5/6 MONTH LIBOR - 36 MONTH 10	7	584,650.00	0.07	292,325.00	5,991	81.71	360	356	4	35.46	664
5/6 MONTH LIBOR - 60 MONTH 10	118	43,752,175.00	5.18	370,781.14	6.079	77.86	360	357	9	37.20	707
5/6 MONTH LIBOR -120 MONTH IO	833	205,436,290.00	24.31	246,622.20	6.152	77.63	360	358	7	36.84	710
6 MONTH LIBOR	9	1,859,149.62	0.22	309,858.27	6.013	78.83	360	356	4	41.29	695
6 MONTH LIBOR - 60 MONTH 10	10	3,130,261.00	0.37	313,026.10	5.552	71.16	360	356	4	41.52	902
6 MONTH LIBOR -120 MONTH 10	80	27,196,974.00	3.22	339,962.18	5.713	76.02	360	356	4	33.54	712
7/6 MONTH LIBOR	œ	2,122,914.66	0.25	265,364.33	5.810	75.28	360	358	7	30.88	754
7/6 MONTH LIBOR - 84 MONTH 10	16	5,792,150.00	69.0	362,009.38	5.699	74.34	360	357	3	35.39	724
7/6 MONTH LIBOR -120 MONTH 10	48	17,400,956.00	2.06	362,519.92	5.773	75.51	360	358	7	35.08	734
Total:	2,780	\$845,156,398.45 100.00%	100,00%	304,013.09	6.142%	76.25%	356	354	7	37.58%	701

Original Balance	COUNT	OPB	%	AVG 0PB	WAC	LTV	OTERM	WAM	AGE	DITI	EICO
\$0.01 - \$50,000.00	9	\$251,649.00	0.03%	41,941.50	7.385%	71.85%	307	305	7	36.48%	703
550,000.01 - \$100,000.00	137	11,928,724.00	1.41	87,070.98	6.473	73.52	353	350	7	34.70	697
\$100,000.01 - \$150,000.00	427	54,832,001.00	6.48	128,412.18	6.383	78.32	353	351	7	36.27	703
\$150,000.01 - \$200,000.00	420	73,456,385.00	89.8	174,896.15	6.300	78.09	350	348	7	36.52	869
\$200,000.01 - \$250,000.00	337	76,280,629.00	9.02	226,352.01	6.123	77.86	354	352	7	38.17	695
\$250,000.01 - \$300,000.00	300	82,708,707.00	9.78	275,695.69	6.114	78.31	357	354	m	38.70	693
\$300,000.01 - \$350,000.00	235	76,410,523.00	9.03	325,151.16	6.090	78.73	355	353	60	38.48	697
\$350,000.01 - \$400,000.00	236	89,213,142.00	10.55	378,021.79	6.200	77.40	359	356	7	38.24	169
\$400,000.01 - \$450,000.00	207	88,116,975.00	10.42	425,685.87	6.067	77.58	358	356	7	40.10	701
\$450,000.01 - \$500,000.00	165	78,548,175.00	9.29	476,049.55	6.147	76.86	359	356	3	37.42	705
\$500,000.01 - \$550,000.00	67	41,396,394.00	4.89	524,004.99	6.032	76.94	360	357	6	38.44	705
\$550,000.01 - \$600,000.00	22	29,901,186.00	3.53	575,022.81	6.065	76.14	360	358	7	38.75	713
\$600,000.01 - \$650,000.00	77	48,802,010.00	5.77	633,792.34	6.142	73.48	360	358	7	35.58	710
\$650,000.01 - \$700,000.00	17	11,450,900.00	1.35	673,582.35	5.852	73.97	360	358	7	37.74	691
\$700,000.01 - \$750,000.00	22	16,051,300.00	1.90	729,604.55	5.954	72.38	360	357	۳	35.53	734
\$750,000.01 - \$800,000.00	x 0	6,231,850.00	0.74	778,981.25	6.042	66.01	337	335	7	35.78	736
\$800,000.01 - \$850,000.00	œ	6,650,500.00	0.79	831,312.50	5,903	69.82	360	357	3	32.25	717
\$850,000.01 - \$900,000.00	6	7,891,000.00	0.93	876,777.78	6.083	73.77	360	357	33	35.31	719
\$900,000.01 - \$950,000.00	7	6,512,700.00	0.77	930,385.71	6.075	74.99	360	358	7	39.89	695
\$950,000.01 - \$1,000,000.00	13	12,866,989.00	1.52	989,768.38	6.502	65,83	360	357	٣	35.15	707
\$1,000,000.01 >=	18	26,454,650.00	3.13	1,469,702.78	5.820	57.27	339	336	7	30.27	727
Total:	2,780	\$845,956,389.00	100.00%	304,300.86	6.142%	76.25%	356	353	60	37.59%	701
Minimum: \$26,400.00 Maximum: \$2,000.000.00											

Unpaid Balance	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
50.01 - \$50.000.00	9	\$250,904,44	0.03%	41,817.41	7.378%	71.92%	307	305	7	36.48%	703
\$50,000.01 - \$100,000.00	137	11,910,104.47	1.41	86,935.07	6.473	73.52	353	350	7	34.70	269
\$100,000.01 - \$150,000.00	427	54,778,599.10	6.48	128,287.12	6.383	78.33	353	351	7	36.27	703
\$150,000.01 - \$200,000.00	420	73,350,929.01	8.68	174,645.07	6.300	78.10	350	348	7	36.52	869
\$200,000.01 - \$250,000.00	337	76,212,406.84	9.02	226,149.58	6.123	77.87	354	352	7	38.17	695
\$250,000,01 - \$300,000.00	302	83,230,877.97	9.85	275,598.93	6,111	78.23	356	354	က	38.74	693
\$300,000,01 - \$350,000.00	233	75,739,979.97	8.96	325,064.29	6.092	78.82	326	353	٣	38.43	692
\$350,000,01 - \$400,000.00	236	89,123,755.16	10.55	377,643.03	6.199	77.40	329	356	7	38.24	691
\$400,000.01 - \$450,000.00	207	88,026,173.84	10.42	425,247.22	990'9	77.58	358	356	7	40.10	701
\$450,000,01 - \$500,000.00	166	78,969,479.18	9.34	475,719.75	6.146	76.88	359	356	6	37.43	705
\$500,000.01 - \$550,000.00	79	41,402,270.70	4.90	524,079.38	6.034	76.94	360	358	7	38.42	902
\$550,000,01 - \$600,000.00	51	29,330,776.96	3.47	575,113.27	6.064	76.07	360	358	7	38.79	713
\$600,000.01 - \$650,000.00	77	48,782,208.67	5.77	633,535.18	6.142	73.48	360	358	7	35.57	710
\$650,000.01 - \$700,000.00	17	11,445,671.68	1.35	673,274.80	5.852	73.97	360	358	7	37.74	169
\$700,000.01 - \$750,000.00	22	16,036,288.72	1.90	728,922.21	5,954	72.38	360	357	۳	35.53	734
\$750,000.01 - \$800,000.00	•	6,222,473.15	0.74	777,809.14	6.043	66.03	337	335	7	35.78	736
\$800,000,01 - \$850,000,00	90	6,644,628.49	0.79	830,578.56	5.903	69.82	360	357	3	32.23	717
\$850,000.01 - \$900,000.00	6	7,891,000.00	0.93	876,777.78	6.083	73.77	360	357	3	35,31	719
\$900,000.01 - \$950,000.00	7	6,507,835.19	0.77	929,690.74	6.075	74.99	360	358	7	39.89	695
\$950,000,01 - \$1,000,000.00	13	12,860,306.27	1.52	989,254.33	6.503	65.83	360	357	၈	35.15	707
\$1,000,000.01 >=	18	26,439,728.62	3.13	1,468,873.81	5.820	57.27	339	337	7	30.29	722
Total:	2,780	\$845,156,398.45	100.00%	304,013.09	6.142%	76.25%	356	354	7	37.58%	701
Minimum: \$26,033.45											
Maximum: 32,000,000.00											

Gross Rate	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FIC0
3.501% - 4.000%	.	\$274,899.00	0.03%	274,899.00	3.875%	80.00%	360	355	v	29.97%	707
4.001% - 4.500%	900	2,269,585.00	0.27	283,698.13	4.418	74.54	360	356	4	29.76	726
4.501% - 5.000%	06	36,456,354.18	4.31	405,070.60	4.913	71.26	348	346	7	34.79	734
5.001% - 5.500%	352	109,419,998.91	12.95	310,852.27	5,369	72.80	351	349	7	35.28	727
5.501% - 6.000%	852	280,863,251.58	33.23	329,651.70	5.840	74.54	356	353	æ	37.37	711
6.001% - 6.500%	747	222,606,630,19	26.34	298,000.84	6.311	77.28	357	355	3	38.54	693
6.501% - 7.000%	448	122,528,281.13	14.50	273,500.63	6.794	79.45	358	355	7	39.00	LL
7.001% - 7.500%	164	41,999,254.99	4.97	256,093.02	7.289	80.09	360	358	7	37.36	989
7.501% - 8.000%	80	20,494,995.92	2.42	256,187.45	7.768	85.37	360	358	7	39.88	629
8.001% - 8.500%	27	5,756,954.71	0.68	213,220.54	8.303	84.33	360	358	7	37.44	655
8.501% - 9.000%	7	1,787,959.38	0.21	255,422.77	8.752	83.86	360	357	£	43.86	651
9.001% - 9.500%	7	272,200.00	0.03	136,100.00	9,293	98.05	360	357	6	47.92	618
9.501% - 10.000%	-	400,000.00	0.05	400,000.00	9.875	94.12	360	359	-	45.16	609
11.501% - 12.000%	1	26,033.45	0.00	26,033.45	12.000	16.00	180	177	3	39.17	631
Total:	2,780	\$845,156,398.45 100.00%	100.00%	304,013.09	6.142%	76.25%	356	354	2	37.58%	701
Minimum: 3.875%											
Maximum: 12.000%											

The information herein has been provided solely by UBS Investment Bank Neither the issuer of certificates nor any of its affiliates makes any representation as to the accuracy or completeness of the information statement place with the Securities and Exchange Commission. The information contained herein will be superseded by the description of the montage bons contained and or incorporated by reference in the Prospectus Supplement relating to the Certificates and supersedes all information contained in any collateral term sheets relating to the mortgage pool previously provided by UBS Investment Bank.

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Original Term to Maturity	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM WAM	WAM	AGE	DTI	FICO
180	89	\$16,154,584.84	1.91%	237,567.42	5.709%	60.46%	180	177	m	33.87%	
240	14	3,761,581.50	0.45	268,684.39	5.996	59.72		237	6	41.88	687
360	2,698	825,240,232,10		305,871.10	6.151	76.63	360	358	2	37.63	701
Total:	2,780	\$845,156,398.45	100.00%	304,013,09	6.142%	76.25%	356	354	2	37.58%	701
Minimum: 180 Maximum: 360											

Remaining Term to Stated Maturity	COUNT	UPB	%	AVG UPB	WAC		LTV OTERM WAM AGE	WAM	AGE	DTI	FICO
121 - 180	89	\$16,154,584.84		237,567.42	5.709%		180	177	60	33.87%	707
181 - 240	14	3,761,581.50	0.45	268,684,39	5.996	59.72	240	237	6	41.88	682
301 - 360	2,698	825,240,232.10		305,871.10	6.151		360	358	7	37.63	701
Total:	2,780	\$845,156,398.45	100.00%	304,013.09	6.142%	76.25%	356	354		2 37.58%	701
Minimum: 175											
Maximum: 359		*4									

Seasoning	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM WAM AGE	WAM	AGE	DTI	FICO
	570	\$174,349,254.00	7	305,875.88	6.119%	76.30%	357	356	-	37.34%	702
7	816	240,525,400.10		294,761.52	6.151	76.19	356	354	7	37.13	701
3	971	299,421,407.29	35.43	308,363.96	6.134	76.26	354	351	e	37.67	701
4	307	99,037,386.41		322,597.35	6.263	75.86	358	354	4	38.82	200
v s	106	29,484,267.47		278,153.47	5.883	77.34	358	353	ĸ	37,91	707
9	9	1,499,179.99		249,863.33	5.875	80.19	360	354	9	38.79	693
7	3	734,636.66		244,878.89	6.325	76.94	360	353	7	44.13	209
10	1	104,866.54		104,866.54	4.625	91.05	360	350	2	32.97	298
Total:	2,780	\$845,156,398.45	100.00%	304,013.09	6.142% 7	76.25%	356	354	7	37.58%	701
Minimum: 1											
Maximum: 10											

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DTI	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	EICO
<= 0.000%	477	\$153,584,687.53	18.17%	321,980,48	6.196%	70.74%	354	351	£	0.00%	706
1.001% - 6.000%	7	956,000,00	0.11	478,000.00	5.750	80.00	360	357	6	4.21	756
6.001% - 11.000%	12	2,829,916.77	0.33	235,826.40	6.527	80.09	360	357	æ	8.25	745
11.001% - 16.000%	21	7,817,129.96	0.92	372,244.28	5.842	67.95	331	328	E	13.95	702
16.001% - 21.000%	99	21,099,778.54	2.50	324,611.98	6.047	68.69	356	354	7	18.71	715
21.001% - 26.000%	117	31,944,369.08	3.78	273,028.80	6.024	73.86	355	353	7	23.66	709
26.001% - 31.000%	213	65,214,860.65	7.72	306,173.05	5.947	74.47	359	356	17	28.72	718
31.001% - 36.000%	417	118,049,037,91	13.97	283,091,22	6.087	76.33	357	354	7	33.74	106
36.001% - 41.000%	620	186,855,613.43	22.11	301,380.02	6.118	78.81	356	353	7	38.51	669
41.001% - 46.000%	592	179,827,266.09	21.28	303,762.27	6.144	79.39	358	356	7	43.36	693
46.001% - 51.000%	190	59,347,192,47	7.02	312,353.64	6.465	79.05	356	353	3	48.26	677
51.001% - 56.000%	40	11,966,375.44	1.42	299,159,39	6.349	78.32	356	353	6	53.40	685
56.001% - 61.000%	6	3,660,388.71	0.43	406,709.86	6.183	74.80	351	347	4	58.46	687
61,001% - 66,000%	7	789,600.00	0.09	394,800,00	6.196	80.00	360	358	4	63.30	704
66.001% - 71.000%	7	569,400.00	0.07	284,700.00	7.064	85.33	360	358	7	69.24	628
76,001% - 81.000%	-	644,781.87	0.08	644,781.87	6.250	79.76	360	356	4	77.63	792
Total:	2,780	\$845,156,398.45 100.00%	100.00%	304,013.09	6.142%	76.25%	356	354	7	37.58%	701
Minimum: 0.00% Maximum: 77.63%											

The information herein has been provided solely by URS Investment Bank. Neither the issuer of certificates nor any of its affiliates makes any representation as to the accuracy or completeness of the information herein. The information contained herein will be superseded by the description of the mortgage boars contained and/or incorporated by reference in the Prospectus Supplement relating to the Certificates and superseders all information contained herein will be superseded by the description of the mortgage boars contained and/or incorporated by reference in the Prospectus Supplement relating to the Certificates and superseders all information contained by the applicable provided by the applicable provided by the description of the mortgage boars relating to the mortgage pool previously provided by URS Investment Bank.

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38.86 42.04 42.04 42.04 42.04 42.04 42.04 42.04 42.04 42.04 43.04 DTI 37.58% AGE WAM OTERM 356 LTV 72.67 77.28 88.34 81.72 88.17 77.33 77.73 76.25% WAC 6.437 6.609 7.080 6.806 6.534 6.359 6.331 6.214 6.114 6.191 6.049 6.049 5.901 5.879 5.937 5.823 5.830 6.142% 6.581 255,122.10 347,184.92 314,021.20 290,344.96 241,898.20 243,769.81 335,370.51 273,806.47 287,255.40 302,988.11 339,495.31 322,823.94 312,399.62 271,906.03 343,423.24 326,743.85 AVG UPB 246,996.12 279,341.62 316,101.60 301,114.42 307,984.53 343,706.39 95,405.40 68,598,38 137,886.16 304,013.09 168,947.77 309,307,24 313,412.61 GROUPI 4.64 100,00% 347,184.92 628,042.39 1,161,379.82 6,289,353.13 6,338,015.17 14,085,561.35 5,680,910.81 36,039,000.58 36,039,000.58 38,880,519.10 47,397,141.67 54,234,870.84 58,921,571.54 50,924,296.20 53,911,598.30 45,922,744.23 38,610,656.49 \$845,156,398.45 UPB 55,317,779.88 75,780,273.28 38,806,051.14 32,494,594.55 30,221,245.36 17,317,423.88 8,057,951.30 3,378,861.65 54,802,825.27 39,182,528.61 COUNT 524 816 Maximum FICO: WA FICO: 701 Minimum FICO: FICO Scores 550 - 529 550 - 559 550 - 559 570 - 559 570 - 599 600 - 609 610 - 619 Total:

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The information herein has been provided solely by URS Investment Bank. Neither the issuer of certificates nor any of its affiliates makes my of the accuracy or completeness of the information herein. The information contained by the experience and or the mortgage loans contained and by the freezing that the freezing to the Certificates and superseder all information contained in any collected term stees relating to the meritage pool previously provided by URS Investment Bank.

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Loan to Value Ratio	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
15.01% - 20.00%	4	\$1,354,533,45	0.16%	338,633.36	7.156%	16.78%	357	354	9	20.22%	644
20.01% - 25.00%	9	520,455.13	90.0	173,485.04	5.752	23.99	278	777	7	35.65	780
25.01% - 30.00%	6	1,718,127.95	0.20	190,903.11	5.400	26.56	171	270	7	29.75	727
30.01% - 35.00%	10	2,445,732.87	0.29	244,573.29	6.021	32.33	311	308	7	32.54	671
35.01% - 40.00%	18	6,581,903,48	0.78	365,661.30	5.587	38.03	337	336	7	28.56	728
40.01% - 45.00%	61	7,829,643.60	0.93	412,086.51	5.812	43.03	343	341	7	28.13	715
45.01% - 50.00%	76	10,170,706.07	1.20	391,181.00	5.744	47.77	323	320	3	30.62	740
50.01% - 55.00%	49	21,436,636.74	2.54	437,482.38	5.887	52.60	354	352	7	35.64	723
55.01% - 60.00%	20	21,705,998.17	2.57	434,119.96	5.716	58.06	339	336	7	32.69	206
60.01% - 65.00%	113	44,985,391.18	5.32	398,100.81	5.811	63.92	350	347	6	32.83	708
65.01% - 70.00%	183	54,727,593.81	6.48	299,057.89	6.112	69.25	356	353	٣	37.72	701
70.01% - 75.00%	170	58,205,378.11	689	342,384.58	6.194	73.72	355	353	9	37.34	206
75.01% - 80.00%	1,772	521,377,008.94	61.69	294,230.82	6.095	79.76	358	356	3	37.79	704
80.01% - 85.00%	29	19,193,102.67	2,27	325,306.82	6.597	84.30	360	358	7	41.25	647
85.01% - 90.00%	201	52,153,810.88	6.17	259,471.70	6.888	89.59	360	358	7	41.39	661
90.01% - 95.00%	75	16,444,687.68	1.95	219,262.50	7.062	94.75	360	358	7	37.59	687
95.01% - 100.00%	19	4,305,687.72	0.51	226,615.14	6.297	20.77	360	358	7	39.35	723
Total:	2,780	\$845,156,398.45	100.00%	304,013.09	6.142%	76.25%	356	354	2	37.58%	701
Minimum: 16.00 Maximum: 100.00											

Combined Loan To Value Ratio	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
15.01% - 20.00%	ĸ	\$1,328,500,00	0.16%	442,833.33	7.061%	16.79%	360	357	3	19.73%	644
20.01% - 25.00%	6	520,455.13	90'0	173,485.04	5.752	23.99	278	777	7	35.65	780
25.01% - 30.00%	7	960,559.94	0.11	137,222.85	5,439	26.33	241	238	ED.	29.75	705
30.01% - 35.00%	10	2,445,732.87	0.29	244,573.29	6.021	32.33	311	308	7	32.54	671
35.01% - 40.00%	16	5,185,903,48	19'0	324,118.97	5.708	37.38	331	329	7	25.53	728
40.01% - 45.00%	17	6,977,215.25	0.83	410,424.43	5.879	42.91	341	339	7	28.13	713
45.01% - 50.00%	24	9,659,966.25	1.14	402,498.59	5.746	47.03	328	326	ĸ	33.40	735
50.01% - 55.00%	47	19,545,281.56	2.31	415,857.05	5.871	52.68	350	348	7	34.94	720
55.01% - 60.00%	41	17,879,648.17	2.12	436,088.98	5,645	58.09	334	332	7	32.45	206
60.01% - 65.00%	109	43,950,359.20	5.20	403,214.30	5.770	62.64	350	347	7	32.70	707
65.01% - 70.00%	86	32,825,911.65	3,88	334,958.28	6.000	69.05	353	350	6	38.02	206
70.01% - 75.00%	114	41,447,755.91	4.90	363,576.81	6.075	72.41	353	351	3	38.82	702
75.01% - 80.00%	473	157,122,777.16	18.59	332,183.46	6.087	78.66	356	353	6	37.35	206
80.01% - 85.00%	83	31,701,050.17	3.75	381,940,36	6.345	80.30	360	357	3	39.26	999
85.01% - 90.00%	404	120,933,870.77	14.31	299,341.26	6.504	82.71	360	358	7	38.37	889
90.01% - 95.00%	427	110,107,320.39	13.03	257,862.58	6.406	81.10	360	357	7	36.93	669
95,01% - 100.00%	904	242,564,090.56	28.70	268,323.11	6.039	80.10	359	357	2	38.60	704
Total:	2,780	\$845,156,398.45 100.00%	100.00%	304,013.09	6.142%	76.25%	356	354	7	37.58%	701
Minimum: 16.39											
Maximum: 100.00											

Geographic Concentration	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
California	1,136	\$434,058,958.01	51.36%	382,094.15	2.968%	74.58%	356	354	3	38.24%	705
Georgia	501	105,319,076.29	12.46	210,217.72	5.887	78.67	358	356	7	34,24	721
New Jersev	205	66,468,524.00	7.86	324,236.70	6.565	78.99	349	347	7	38.97	8/9
New York	130	50,499,369.67	5.98	388,456.69	6.401	75.34	353	351	~	40.80	629
Florida	234	50,476,709.14	5.97	215,712.43	299.9	79.57	357	354	71	35.97	869
Nevada	84	20,875,260.82	2.47	248,515.01	6.140	77.62	360	357	33	38.29	704
Massachusetts	53	17,390,367.73	2.06	328,120.15	6,603	75.00	358	356	9	38.79	689
Arizona	72	15,307,486.28	1.81	212,603.98	6.314	29.06	355	352	3	35.44	700
Washington	51	13,584,008.62	1.61	266,353.11	5.983	80.19	360	358	7	36.80	687
Colorado	39	10,840,325.84	1.28	277,957.07	6.505	77.06	360	357	3	38.28	206
Maryland	30	7,887,071.96	0,93	262,902.40	6.603	80.05	353	351	7	40.52	999
Connecticut	22	7,200,511.05	0.85	327,295.96	6.354	70.26	355	353	7	36.14	683
Texas	34	5,462,831.71	9.65	160,671.52	6.490	79.39	350	347	6	39,48	687
North Carolina	24	5,273,020.08	0.62	219,709.17	6.481	74.65	360	357	6	37.46	683
Virginia	17	4,827,104.81	0.57	283,947.34	6.301	79.30	360	357	6	34.99	704
Michigan	18	3,965,726.26	0.47	220,318.13	6.863	79.10	360	357	33	39,18	685
Pennsylvania	19	3,772,562.60	0.45	198,555.93	6.678	82.94	360	358	7	35.10	673
South Carolina	13	3,673,893.98	0.43	282,607.23	6.494	60.89	360	357	3	26.71	869
Hawaii	∞	2,795,609.70	0.33	349,451.21	6.215	81.00	360	357	3	32.58	705
Rhode Island	90	2,091,437.86	0.25	261,429.73	6.710	77.80	360	358	7	38.06	630
Oregon	13	2,074,859.40	0.25	159,604.57	6.514	77.87	360	358	7	38.28	929
Illinois	7	1,409,071.00	0.17	201,295.86	6.993	81.38	354	352	7	39.27	738
Minnesota	9	1,399,317.41	0.17	233,219.57	6.574	77.67	360	356	4	40.27	704
New Mexico	10	1,298,145.73	0.15	129,814.57	6.377	80.05	360	357	3	37.29	675
Ohio	10	1,135,157.21	0.13	113,515.72	6.266	78.80	309	307	7	31.22	684
Tennessee	S	1,071,149.79	0.13	214,229.96	6.137	79.89	360	357	6	30.70	738
Alabama	S	951,920.00	0.11	190,384.00	6.481	80.00	360	358	7	34,97	9//
New Hampshire	4	746,614.02	0.0	186,653.51	992.9	86.90	360	357	m	33.59	649
Missouri	9	649,332.94	0.08	216,444.31	6.638	77.92	360	357	8	45.92	999
Maine	4	585,932.67	0.07	146,483.17	6.380	87.30	360	358	7	40.50	731
Mississippi	S	474,150.00	90.0	94,830.00	6.591	79.11	360	358	7	32.46	738
Arkansas	-	440,000.00	90.0	440,000.00	5.875	73.09	360	355	S	0.00	707
Delaware	7	437,841.88	0.05	218,920.94	6.975	79.51	360	358	7	40.26	644
Utah	e	315,550.00	0.04	105,183.33	6.711	76.41	360	358	7	22.88	707
Indiana	-	168,000.00	0.02	168,000.00	6.500	80.00	360	329	_	41.10	627
Kansas	_	91,200.00	0.01	91,200.00	6.625	80.00	360	356	4	0.00	629
Idaho	_	87,350.00	0.01	87,350.00	6.375	86.69	360	358	7	38.48	755
Nebraska	-	50,950.00	0.01	50,950.00	5.750	59.98	360	358	7	36.83	744
Total:	2.780	\$845.156.398.45 100.00%	100.00%	304,013.09	6.142%	76.25%	356	354	7	37.58%	701
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North-South CA	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
North CA	272	\$108,761,984.41	12.87%	399,860.24	5.983%	72.91%	356	353	6	37.62%	710
South CA	864	325,296,973,60	38.49	376,501.13	5.963	75.13	356	354	33	38.43	703
States Not CA	1,644	411,097,440.44	48.64	250,059.27	6.325	78.01	356	353	7	36.92	697
Total:	2,780	\$845,156,398.45	100.00%	304,013.09	6.142%	76.25%	356	354	7	37.58%	701

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Zip Code Concemtration	COUNT	I UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
30349	34	\$5,703,011,01	0.67%	167,735.62	6.061%	81.36%	360	358	7	37.02%	889
30213	28	4,411,429.00	0.52	157,551.04	6.120	79.84	360	358	7	34.65	969
30319	=	4,310,556.00	0.51	391,868.73	5.247	76.51	360	358	7	30.41	742
07136	12	4.050.909.67	0.48	337,575.81	5.874	80.00	360	357	٣	39.29	69
08872	9	3,587,236.63	0.42	358,723,66	5.847	74.58	. •	338	7	38.39	714
Other	2,685	823,093,256.14	97.39	306,552.42	6.150	76.18	356	354	3	37.64	701
Total:	2,780	\$845,156,398.45	100.00%	304,013.09	6.142%	76.25%	356	354	7	37.58%	701

Loan Purpose	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
Purchase	1.849	\$512.827.700.31	•	277.354.08	6.143%	79.12%	358	356	63	37.94%	708
Refinance - Cashout	9/1	272,450,179,81	32.24	351,095.59	6.226	72.20	353	351	7	38.03	683
Refinance - Rate Term	155	59,878,518.33		386,313.02	5.753	70.10	349	346	2	32.57	720
Total:	2,780	\$845,156,398.45	100.00%	304,013.09	6.142%	76.25%	356	354	7	37.58%	701

Document Type	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
Stated Income Full Asset	1.041	\$325,394,211,37	38.50%	312,578.49	6.085%	76.90%	358	355	ę	37.47%	704
Stated Documentation	651	189,195,609,10	22.39	290,623.06	6.418	78.49	355	353	71	38.84	_
Full Decumentation	612	177,421,890,44	20.99	289,905.05	5.904	77.44	355	353	7	36.45	714
No Income No Asset	271	82,501,079,23	9.76	304,432.03	6.118	67.44	351	349	m	0.00	•
No Ratio	205	70,643,608.30	8.36	344,602.97	6.288	74.53	356	354	3	0.00	•
Total:	2,780	\$845,156,398.45 100.00%	100.00%	304,013.09	6.142%	76.25%	356	354	7	37.58%	701

Property Type	COUNT	UPB	%	AVG UPB	WAC	LTV	LTV OTERM	WAM AGE	AGE	DTI	FICO
Single Family Residence	1,503	\$498,257,723.34	58.95%	331,508.80	6.102%	74.94%	355	353	7	37.70%	
PID	802	206,798,205,27	24.47	257,853,12	6.147	78.30	357	355	7	36.74	704
Condo	293	77,106,683.31	9.12	263,162.74	6.107	78.62	359	357	m	36.30	
2-4 Family	182	62,993,786.54	7.45	346,119.71	6.484	76.94	353	350	3	40.72	
Total:	2,780	\$845,156,398,45 100.00%	100.00%	304,013.09	6.142%	76.25%	356	354	7	37.58%	701

Occupancy	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
Owner Occunied	2,201	\$717,993,389.33		326,212.35	6.068%	76.35%	356	353	7	30.92%	669
Non-Owner Occunied	456	95.875.737.41	11.34	210,253.81	6.528	75.36	357	354	6	30.16	712
Second Home	123	31,287,271.71		254,368.06	6.650	76.57	359	357	æ	28.73	669
Total:	2.780	\$845,156,398,45	100.00%	304.013.09	6.142%	76.25%	356	354	7	30.75%	701

West UBS Investment

2,780 \$845,156,398,45 100,00% 304,013.09 6.142% 76.25% 356 354 2 2,780 \$845,156,398,45 100,00% 304,013.09 6.142% 76.25% 356 354 2	I ion Docition	COINT	IIPB	%	AVG UPB	WAC	LTV	OTERM V	VAM	AGE	DTI	FICO
\$845,156,398.45 100.00% 304,013.09 6.142% 76.25% 356 354 2 \$845,156,398.45 100.00% 304,013.09 6.142% 76.25% 356 354 2	TICH I OSHION											
\$845,156,398,45 100,00% 304,013.09 6,142% 76,25% 356 354 2	-	2.780	\$845,156,398,45	100.00%	304,013.09	6.142%	76.25%		354	7	37.58%	701
\$845,156,398,45 100,00% 304,013,09 6,142% 76,25% 356 354 2												i
	Total	2,780	\$845,156,398.45	100.00%	304,013.09	6.142%	76.25%	326	354	7	37.58%	107

Premovment Penalty	COUNT	UPB	%	AVG UPB	WAC	LTV	LTV OTERM WAM	WAM	AGE	DTI	FICO
A Lepay mean a commy		CH 00 H 47 C 47 EU	•	20 202 05	£ 40.40/	76 920/.	355	353	**	38 71%	_
0	742	\$244,345,759.73	1	56.006,626	0.40470	0,007	CCC	000	,		
	29	11.326.143.25		390,556.66	5.971	68.47	360	357	m	34.60	•
2	224	82.274.737.19		367,297.93	6.181	74.54	354	351	3	39.04	869
77	830	779 519 687 78		276.529.74	6.120	78.69	360	357		37.88	Ī
\$7.	756	220.567.234.28		291,755,60	5.959	74.01	353	351	7	36.71	•
96	199	57,122,836.22	6.76	287,049.43	5.794	76.59	358	356	7	34.01	732
Total:	2,780	\$845,156,398.45	=	304,013.09	6.142%	76.25%	356	354	2	37.58%	701
wa Term: 21.217											

Balloon Flag	COUNT	UPB	%	AVG UPB	WAC	LTV	LTV OTERM	WAM	AGE	DTI	FICO
Not a Ralloon Loan	2.780	\$845,156,398.45	100.00%	304,013.09	6.142%	76.25%	356	354	2	37.58%	701
Total:	2.780	\$845,156,398,45	100.00%	304,013.09	6.142%	76.25%	356	354	7	37.58%	701
ı Ulai.	1										

Originator	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM WAM		AGE	DTI	FICO
OPTRIM	2.780	\$845,156,398.45	100.00%	304,013.09	6.142%	76.25%	356	354	7	37.58%	701
Total.	2.780		100.00%	304,013.09	6.142%	76.25%	356	354	7	37.58%	701
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Je UBS Investment

Gross Rate-ARMS	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
3.501% - 4.000%	1	\$274,899.00	0.04%	274,899.00	3.875%	80.00%	360	355	S	29.97%	
4.001% - 4.500%	90	2,269,585.00		283,698.13	4.418	74.54	360	356	4	29.26	
4.501% - 5.000%	78	26,786,263.14	4.04	343,413.63	4.900	75.18	360	357	33	35.70	729
5.001% - 5.500%	299	87,060,793.94		291,173.22	5,358	75.49	360	358	7	35.56	
5.501% - 6.000%	902	209,511,844.58		296,758.99	5.834	76.71	360	357	3	38.02	
6.001% - 6.500%	644	175,060,447.48		271,832.99	6.311	78.51	360	357	33	38.10	
6.501% - 7.000%	401	99,572,357.67		248,310,12	6.794	80.78	360	358	7	39.14	
7.001% - 7.500%	154	36,209,904.99		235,129.25	7.288	82.47	360	358	7	38.36	
7.501% - 8.000%	75	18,166,179.32		242,215.72	7.764	86.14	360	358	7	39.57	
8.001% - 8.500%	76	5,388,954.71		207,267.49	8.299	84.62	360	358	7	38.25	
8.501% - 9.000%	7	1,787,959.38		255,422.77	8.752	83.86	360	357		43.86	
9.001% - 9.500%	7	272,200.00		136,100.00	9.293	98.05	360	357	3	47.92	
9.501% - 10,000%	1	400,000,00		400,000.00	9.875	94.12	360	359	-	45.16	- 1
Total:	2,402	\$662,761,389.21 100.00%	100.00%	275,920.64	6.162%	78.24%	360	357	3	37.82%	869
Minimum: 3.875% Maximum: 9.875%											

Gross Rate-FRMS	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM WAM	WAM	AGE	DTI	FICO
4.501% - 5.000%	12	\$9,670,091.05	٠.	805,840.92	4.947%	60.42%		314	7	31.32%	746
5.001% - 5.500%	53	22,359,204.98		421,871.79	5.412	62.32		316	7	33.79	738
5,501% - 6.000%	146	71,351,407.01	39.12	488,708.27	5.859	68.18	344	342	7	35,36	718
6.001% - 6.500%	103	47,546,182.71		461,613.42	6,310	72.76		346	33	40.26	704
6.501% - 7.000%	47	22,955,923.46		488,423.90	6.794	73.68		346	3	38.25	089
7.001% - 7.500%	10	5,789,350.00		578,935.00	7.300	65.19		357	9	31.09	683
7.501% - 8.000%	S	2,328,816.60		465,763.32	7.795	79.38		357		43.20	299
8.001% - 8.500%	1	368,000,00		368,000.00	8,375	80.00		356	4	27.50	920
11.501% - 12.000%	-	26,033.45		26,033.45	12.000	16.00		177	3	39.17	631
Total:	378	\$182,395,009.24	100.00%	482,526.48	6.068%	%00.69	342	339	7	36.63%	711
Minimum: 4.750% Maximum: 12.000%	i	,									

Gross Margin	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
1.001% - 1.250%	-	\$150,400.00	0.02%	150,400.00	4.250%	80.00%	360	354	9	40.61%	629
2.001% - 2.250%	1,004	255,158,401.04	38.50	254,141.83	6.013	77.02	360	358	7	36,38	716
2.251% - 2.500%	134	41,715,693.17	6.29	311,311.14	860'9	76.88	360	357	m	38.54	969
2.501% - 2.750%	130	39,958,749.13	6.03	307,374.99	6.231	78.07	360	357	€	36.71	869
2.751% - 3.000%	475	143,054,082.17	21.58	301,166.49	6.030	78.53	360	358	7	38.53	869
3.001% - 3.250%	217	54,734,049.43	8.26	252,230.64	6.083	76.44	360	357	33	35.85	705
3.251% - 3.500%	29	11,356,188.07	1.71	391,592.69	6.189	75.35	360	356	4	41.57	693
3.501% - 3.750%	4	15,434,885.78	2.33	350,792.86	6,235	76.49	360	357	ĸ	36.53	669
3.751% - 4.000%	15	5,108,593.68	0.77	340,572.91	6,745	76.19	360	357	e	42.54	869
4.001% - 4.250%	7	2,113,600.00	0.32	301,942.86	6.719	80.00	360	357	6	39.74	701
4.251% - 4.500%	9	2,230,739.63	0.34	371,789.94	5.564	78.81	360	356	4	37.23	692
4.501% - 4.750%	7	2,464,975.69	0.37	352,139.38	5.681	82.12	360	358	7	43.03	199
4.751% - 5.000%	24	6,687,987.05	1.01	278,666.13	6.305	80.51	360	357	3	41.88	689
5.001% - 5.250%	33	10,448,320.16	1.58	316,615.76	6,132	87.18	360	358	7	38.97	657
5.251% - 5.500%	44	12,840,043.20	1.94	291,819.16	6.367	79.61	360	357	6	39.81	648
5.501% - 5.750%	46	12,426,443.39	1.87	270,140.07	6.585	81.91	360	358	7	42.15	640
5,751% - 6.000%	09	15,631,804.69	2.36	260,530.08	6.846	85.21	360	357	i.	41.48	639
6.001% - 6.250%	28	6,938,279.88	1.05	247,795.71	7.102	85.70	360	358	7	39.33	628
6.251% - 6.500%	23	5,703,417.35	98.0	247,974.67	7.181	86.12	360	358	7	41.81	632
6.501% - 6.750%	39	9,552,485.73	<u>4.</u>	244,935.53	7.269	86.80	360	358	~	41.26	628
6.751% - 7.000%	11	4,245,760.26	0.64	249,750.60	7.490	86.42	360	357	3	40,34	632
7.001% - 7.250%	7	2,198,321.25	0.33	314,045.89	8.219	88.29	360	358	7	47.45	619
7.251% - 7.500%	4	957,550.72	0.14	239,387.68	8.282	86.85	360	358	7	46.32	610
7.501% - 7.750%	35	992,545.64	0.15	198,509.13	809'8	87.68	360	358	7	39.24	989
7.751% - 8.000%	7	492,072.10	0.02	246,036.05	8.902	84.81	360	357	6	39.37	621
8.251% - 8.500%	1	166,000.00	0.03	166,000.00	9.400	100,00	360	355	8	47.92	581
Total:	2,402	\$662,761,389.21 100.00%	100.00%	275,920.64	6.162%	78.24%	360	357	33	37.82%	869
Minimum: 1.250%											
Maximum: 8.400%											
Weighted Average: 3.098%											

				-							
Minimum Rate	COUNT	UPB	%	AVG UPB	WAC	LTV	LTV OTERM WAM AGE	WAM	AGE	DTI	FICO
1.001% - 2.000%	-	\$150,400.00		150,400.00	4.250%	80.00%	360	354	9	40.61%	629
2.001% - 3.000%	1,743	479,886,925.52		275,322.39	6,043	77.55	360	358	7	37.24	708
3.001% - 4.000%	305	86,633,716.95	13.07	284,044.97	6,163	76.29	360	357	6	36.80	702
4.001% - 5.000%	21	6,481,739.63		308,654,27	6.590	79.15	360	357	ю	39.61	710
5.001% - 6.000%	39	11,862,465.12		304,165.77	5.764	80,83	360	357	ť	41.15	658
6.001% - 7.000%	199	54,507,770.04		273,908.39	9659	82.64	360	358	7	40.74	642
7.001% - 8.000%	78	19,448,832,46		249,344.01	7.505	87.90	360	358	7	41.03	631
8.001% - 9.000%	14	3,223,539,49		230,252.82	8,467	87.13	360	358	7	43.77	919
9.001% - 10.000%	2	566,000.00		283,000.00	9.736	95.84	360	358	7	45.97	601
Total:	2,402	\$662,761,389.21	100.00%	275,920.64	6.162%	78.24%	360	357	6	37.82%	869
Minimum: 1.250%											
Maximum: 9.875%											
Weighted Average: 3.214%		**									

The information keer in has been provided solely by UBS Investment Bank. Neither the issuer of certificates nor any of its affiliates makes any tepresentation as to the accuracy or completeness of the information herein. The information contained by the applicable prospectus supplement and Exchange Commission. The information contained herein will be superseded by the description of the mortgage loans contained and or incorporated by reference in the Prospectus Supplement relating to the Certificates and superseders all information contained in any collateral term sheets relating to the mortgage pool previously provided by UBS Investment Bank.

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	COUNT	· UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
9 001% - 10 000%	76	\$9,867,750.54	1,49%	379,528.87	4.923%	74.62%		357	3	35,39%	•
10.001% - 11.000%	468	130,843,672.97		279,580.50	5.589	76.36		357	9	36.88	•
11.001% - 12.000%	1,054	292,447,712,68		277,464.62	5.980	77.30	360	357	m	37.21	707
12.001% - 13.000%	664	181,836,651,78		273,850.38	6.582	79.70		357	3	39.18	_
13.001% - 14.000%	155	37,879,403.38		244,383.25	7.522	84.73		358	7	39.05	_
14 001% - 15 000%	23	5,602,817.70		243,600.77	8.141	84.79		358	7	43.56	_
15.001% - 16.000%	100	672,200,00		224,066.67	9.639	95.71		358	7	45.97	_
16.001% - 17.000%	-	676,000.00		676,000.00	4.875	80.00		355	S	0.00	_
17 001% - 18 000%	6	1.427.990.34		475,996.78	5.784	76.49		355	ĸ	0.00	•
18.001% - 19.000%	w	1,507,189.81	0.23	301,437.96	6.588	77.83		356	4	44.54	_
Total:	2,402	\$662,761,389.21 100.00%	100.00%	275,920.64	6.162%	78.24%	360	357	3	37.82%	869
Minimum: 9.625% Maximum: 18.750%											

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Next Rate Reset Date	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	ЕТСО
2005-10-01	21	\$7,394,074.65	1.12%	352,098.79	5.187%	78.05%	360	355	ĸ	31.82%	716
2005-11-01	26	7,782,754.62	1.17	299,336.72	5.754	74.69	360	356	4	39,91	707
2005-12-01	83	10,979,022.36	1.66	332,697.65	6.028	79.07	360	357	6	36.21	711
2006-01-01	13	5,245,733.00	0.79	403,517.92	5.867	66.23	360	358	7	31.91	206
2006-02-01	-	447,200.00	0.07	447,200.00	5.250	80.00	360	359	-	31.31	733
2006-03-01	7	337,600.00	0.05	168,800.00	4.458	80.00	360	354	9	25.57	715
2007-02-01	7	646,341.68	0.10	323,170.84	6.153	75.83	360	353	7	45.89	609
2007-03-01	7	649,979.99	0.10	324,990.00	6.563	81.45	360	354	9	44.77	189
2007-04-01	39	10,855,114.07	1.64	278,336.26	6.205	78.33	360	355	ĸ	39.26	229
2007-05-01	98	23,184,128.29	3.50	269,582.89	6.343	77.99	360	356	4	40.69	879
2007-06-01	331	90,631,843.30	13.67	273,812.22	6.258	79.28	360	357	6	38.95	879
2007-07-01	323	86,736,731.12	13.09	268,534.77	6.268	80.19	360	358	7	38.98	682
2007-08-01	221	63,775,979.00	9.62	288,579.09	6.344	81.49	360	359	-	39.71	189
2007-11-01	-	104,866.54	0.02	104,866.54	4.625	91.05	360	350	10	32.97	298
2008-02-01	-	88,294.98	0.01	88,294.98	7.586	85.00	360	353	7	31.21	289
2008-04-01	13	3,468,406.27	0.52	266,800.48	5.975	75.90	360	355	S	40.26	714
2008-05-01	45	15,007,215.10	2.26	333,493.67	6.196	75.16	360	356	4	39.12	711
2008-06-01	99	19,905,405.95	3.00	331,756.77	6.208	16.67	360	357	33	40.20	869
2008-07-01	4	10,369,708.33	1.56	235,675.19	6,099	79.30	360	358	7	37.98	694
2008-08-01	21	4,924,404.00	0.74	234,495.43	6,181	79.81	360	359	-	36.29	695
2010-03-01	7	511,600.00	0.08	255,800.00	5.936	78.71	360	354	9	42.60	695
2010-04-01	30	6,598,932.90	1.00	219,964.43	6.049	77.74	360	355	S	40.79	720
2010-05-01	105	31,376,157.54	4.73	298,820.55	6.210	77.35	360	356	4	37.13	703
2010-06-01	367	101,143,117.17	15.26	275,594.32	6.081	77.00	360	357	3	37.20	713
2010-06-30	-	449,000.00	0.02	449,000.00	5.875	68.57	360	358	7	39.39	683
2010-07-01	294	72,531,448.71	10.94	246,705.61	6.160	77.65	360	358	7	35.92	708
2010-08-01	212	50,822,851.00	7.67	239,730.43	6.231	78.37	360	329	-	37.04	705
2012-05-01	4	1,285,800.00	0.19	321,450.00	5.671	68.94	360	356	4	35.33	720
2012-06-01	34	11,662,834.12	1.76	343,024.53	5.676	74.83	360	357	60	33.88	734
2012-07-01	16	7,089,186.54	1.07	443,074.16	6.025	73.22	360	358	7	36.05	741
2012-08-01	18	5,278,200.00	08'0	293,233.33	5.606	80,31	360	329	1	35.42	726
2015-06-01	22	7,770,158.00	1.17	353,189.00	2.687	75.07	360	357	€	28.97	160
2015-07-01	10	3,169,800.00	0.48	316,980.00	5.676	73.87	360	358	7	31.48	743
2015-08-01	2	537,500.00	0.08	268,750.00	5.413	68.69	360	359	-	23.04	737
Total:	2,402	\$662,761,389.21	100.00%	275,920.64	6.162%	78.24%	360	357	3	37.82%	869
Minimum: 20051001											
Maximum: 20150801											
Weighted Average: 20081225											

Weighted Average: 20081225

Initial Rate Cap	COUNT	UPB	%	AVG UPB	WAC	LTV	LTV OTERM	WAM	AGE	DTI	FICO
1,000%	87	\$28,278,179.01	4	325,036.54	5.725%	76.17%	360	357	·*	34.58%	713
1.500%	4	1,093,083.67		273,270.92	6.471	76.83	360	357	6	33.67	648
2.000%	5 5	17,458,376.65	2.63	323,303.27	6.061	77.88		357	6	39.94	705
3.000%	1,104	303,151,571.91		274,593.82	6,282	79.68	360	358	7	39.72	681
2.000%	935	237,625,132.40		254,144.53	6.174	78.05	•	358	7	36.75	706
6.000%	218	75,155,045.56		344,747.92	5.823	73.94	360	357	3	35.74	732
Total:	2,402	\$662,761,389.21	100.00%	275,920.64	6.162%	78.24%	360	357	3	37.82%	869
Minimum: 1.000%		•									
Maximum: 6.000%											
Weighted Average: 3.943%			!								

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Periodic Rate Cap	COUNT	UPB	%	AVG UPB	J J	LTV	WAC LTV OTERM WAM AGE	WAM	AGE	DTI	FICO
1,000% 2.000%	2,401	\$662,241,389.21 520,000.00	99.92% 0.08	275,818.99 520,000.00	6.161% 7.850	78.24% 80.00	360 360	357 355	ю v	37.82% 0.00	698
Total:	2,402	\$662,761,389.21 100.00%	100.00%	275,920.64	6.162%	78.24%	360	357		3 37.82%	869
Minimum: 1.000% Maximum: 2.000% Weiphted Average: 1.001%											. P E

PMI	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
GEMICO	7	\$683,518.00	0.08%	341,759.00	7.299%	91.40%	360	356	4	0.00%	681
MGIC	9	886,309.70	0.10	295,436.57	6.357	90.00	360	357	6	39.45	674
MI (Company Unknown at Bid)	1	114,000.00	0.01	114,000.00	7.375	95.00	360	359	-	32.66	735
No MI	2,638	813,996,941.83	96.31	308,565.94	6.122	75.64	356	353	3	37,60	701
PMI Mortgage Insurance	41	9,271,754.99	1.10	226,140.37	6.836	91.06	360	358	7	40.09	208
Radian Guaranty	14	2,961,725.02	0.35	211,551.79	6.779	88.96	357	355	7	37.24	683
Triad Guaranty Insurance Co.	3	771,261.00	0.00	257,087.00	6.525	96.18	360	358	7	40.21	689
United Guaranty	78	16,470,887.91	1.95	211,165.23	6.524	93.46	360	358	7	35.93	717
Total:	2,780	\$845,156,398.45 100.00%	100.00%	304,013.09	6.142%	76.25%	356	354	7	37.58%	701

Pool Summary	COUNT	UPB	%	AVG UPB	WAC	LTV	LTV OTERM WAM AGE	WAM	AGE	DTI	DTI FICO
Conforming	1,215	\$226,581,605.99 100.00%	100.00%	186,486.92	6.434%	73.03%	360	357	£	38.23%	701
Total:	1,215	\$226,581,605.99 100.00%	100.00%	186,486.92	6.434%	73.03%	360	357	3	38.23%	701
AVG UPB: \$186,486.92											
MIN UPB: \$40,000.00 MAX UPB: \$665.000.00											
GROSS WAC: 6.4344647275%											
MIN RATE: 5.000%											_
MAX RATE: 10,000% MIN ORIG LTV: 10,61%											
MAX ORIG LTV: 100.00%											
MIN ORIG TERM: 360											
MAX ORIG TERM: 360											
MIN WAM: 353											
MAX WAM: 359											
% SF/PUD: 82.37%											
% FULL/ALT: 24.28%											
% CASHOUT: 40.75%											
% BOLDOWN: 0.00 % % LTV > 80 NO MI: 9.63%											
WALTV: 73.03%											
% FICO > 679: 63.58%		÷									
% NO FICO: 0.00%		<i>x</i> :									
WA FICO: 701											
% FIRST LIEN: 100.00%											
% PREPAY PENALTY: 72.12%											
CALIFORNIA %: 32.07%											
NORTH CA. %: 4.96%											
SOUTH CA. %: 27.11%											
ARM%: 0.00%											
FIXED%: 100.00%											
%IO: 51.94%		•									_
WA DTI: 38,23%											

Product Type	COUNT	UPB	%	AVG UPB	WAC	WAC LTV	OTERM	WAM	AGE	DTI	FIC0
30YR FXD	593	\$108,903,159,99	48.06%	183,647.82	6.405%	•	360	357	60	38.62%	101
30YR FXD - 60 MONTH IO	90	2,088,160.00		261,020.00	6.150	78.96	360	357	€0	43.88	902
30YR FXD -120 MONTH IO	614	115,590,286.00	51.01	188,257.79	6.468		360	358	7	37.78	701
Total:	1,215	\$226,581,605.99	100.00%	186,486.92	6.434%	73.03%	360	357	60	38.23%	701

Original Balance	COUNT	OPB	%	AVG 0PB	WAC	LTV	LTV OTERM WAM AGE	WAM	AGE	DTI	FICO
\$0.01 - \$50,000,00	13	\$590,175.00	0.26%	45,398.08	7.022%	53.82%	360	357	6	27.01%	712
\$50,000.01 - \$100,000.00	154	12,526,426.00	5.51	81,340.43	6.747	71.11	360	358	7	36.95	700
\$100,000.01 - \$150,000.00	347	43,218,925.00	19.02	124,550.22	6.611	74.67	360	357	60	38.19	704
\$150,000.01 - \$200,000.00	234	40,540,963.00	17.84	173,251.98	6.509	74.32	360	357	33	38,00	695
\$200,000.01 - \$250,000.00	170	37,828,165.00	16.65	222,518.62	6.390	72.16	360	357	£	38.79	695
\$250,000.01 - \$300,000.00	154	42,245,681.00	18.59	274,322.60	6.351	72.12	360	358	7	38.01	703
\$300,000.01 - \$350,000.00	91	29,715,080.00	13.08	326,539,34	6.221	72.45	360	358	7	39.02	705
3350,000,01 - \$400,000,00	34	12,384,381.00	5.45	364,246.50	6.330	73.28	360	357	60	39.43	705
\$400,000.01 - \$450,000.00	13	5,545,960.00	2.44	426,612.31	6.130	72.70	360	358	7	39.47	707
\$450,000.01 - \$500,000.00	9	1,417,000.00	0.62	472,333.33	6.211	70.73	360	357	6	35.71	723
\$550,000.01 - \$600,000.00	7	556,000.00	0.24	556,000.00	6.250	80.00	360	358	7	16.16	761
\$650,000.01 - \$700,000.00	_	665,000.00	0.29	665,000.00	6.500	70.00	360	356	4	36.40	167
Total:	1,215	\$227,233,756.00	100.00%	187,023.67	6.435%	73.03%	360	357	9	38.24%	701
Minimum: \$40,000.00 Maximum: \$665,000.00											

Unpaid Balance	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DIII	FICO
\$0.01 - \$50,000.00	13	\$587,617.52	0.26%	45,201.35	7.021%	53.79%	360	357	33	27.01%	712
\$50,000.01 - \$100,000.00	154	12,480,009.02		81,039.02	6.746	71.11	360	358	7	36.95	700
\$100,000.01 - \$150,000.00	348	43,245,963.33	19.09	124,270.01	6.616	74.68	360	357	33	38.15	704
\$150,000.01 - \$200,000.00	235	40,682,700.85		173,117.88	6,497	74.37	360	357	'n	38.11	695
\$200,000.01 - \$250,000.00	168	37,322,343.97		222,156.81	6.395	72.08	360	357	3	38.73	695
\$250,000.01 - \$300,000.00	154	42,134,048.42		273,597.72	6.351	72.13	360	358	7	38.01	703
\$300,000.01 - \$350,000.00	94	30,684,381.21		326,429.59	6.221	72.56	360	358	7	39.20	706
\$350,000.01 - \$400,000.00	32	11,691,650.29		365,364.07	6.347	73.17	360	357	6	38.95	703
\$400,000.01 - \$450,000.00	12	5,125,262.68		427,105.22	6,101	72.47	360	358	7	39.66	703
\$450,000.01 - \$500,000.00	6	1,410,034.36		470,011.45	6.212	70.76	360	357	æ	35.73	723
\$550,000.01 - \$600,000.00	-	552,594.35		552,594.35	6.250	80.00	360	358	7	16.16	191
\$650,000.01 - \$700,000.00	-	665,000.00	0.29	00.000,599	6.500	70.00	360	356	4	36.40	167
Total:	1,215	\$226,581,605.99	100.00%	186,486.92	6.434%	73.03%	360	357	e	3 38.23%	701
Minimum: \$40,000.00											
Maximum: \$665,000.00											

Jacobs UBS Investment

30.63% 33.17 37.96 38.51 39.25 37.85 40.15 32.09 27.05 38.23% AGE WAM 359 358 357 357 357 357 357 357 357 OTERM 360 360 360 360 360 360 360 360 68.93% 57.65 65.53 74.10 78.22 80.88 81.64 80.02 83.59 LTV 73.03% 5.425 5.873 6.338 6.782 7.297 8.218 8.761 10.000 6.434% 258,900.00 240,543.06 216,871.57 190,738.76 167,433.08 149,430.02 157,405.71 130,016.38 166,295.20 186,486.92 AVG UPB 133,963.52 OPMAC05_4 GROUPII 0.34% 2.76 27.47 36.37 19.66 7.32 4.72 0.86 0.44 0.06 % \$226,581,605.99 100.00% \$776,700.00 6,254,119.58 62,242,139.58 82,399,146.43 44,537,200.08 16,586,731.94 19,50,245.68 997,771.19 UPB 133,963.52 1,215 3 26 287 432 432 266 111 68 68 COUNT Minimum: 5.000% 6.001% - 6.500% 6.501% - 7.000% 7.001% - 7.500% 5.001% - 5.500% 5.501% - 6.000% 9.501% - 10.000%

FICO

DTI

715 716 714 701 690 692 682 687 686 686

701

Original Term to Maturity	COUNT	UPB	%	AVG UPB	WAC	LTV	WAC LTV OTERM WAM AGE DTI	WAM	AGE	DTI	FICO
360	1,215	\$226,581,605.99 100.00%	100.00%	186,486.92 6.434%	6.434%	73.03%	360	360 357 3	3	38.23%	701
Total:	1,215	\$226,581,605.99 100.00%	100.00%	186,486.92	6.434%	73.03%	360	0 357	3	38.23%	701
Minimum: 360											
Maximum: 360											

Maximum: 10.000%

Total:

7.501% - 8.000% 8.001% - 8.500% 8.501% - 9.000%

4.501% - 5.000% Gross Rate

Remaining Term to Stated Maturity	COUNT	UPB	%	AVG UPB	WAC	LTV	WAC LTV OTERM WAM AGE DTI	WAM	AGE	DTI	FIC0
301 - 360	1,215	1,215 \$226,581,605.99 100.00%	100.00%	186,486.92 6.434%	6.434%	73.03%	73.03% 360 357 3 38,23% 701	357	3	38,23%	701
Total:	1,215	\$226,581,605.99 100.00%	100.00%	186,486.92 6.434% 73.03%	6.434%	73.03%		357	m	360 357 3 38.23%	701
Minimum: 353											
Maximum: 359											

Seasoning	COUNT	UPB	%	AVG UPB	WAC	LTV	LTV OTERM WAM AGE	WAM	AGE	ITQ	FICO
1	219	\$41,845,488.00	_	191,075.29	9	73.36%	360	359	-	37.34%	701
71	347	61,914,698.04		178,428.52	6.504	73.14		358	7	37.27	697
n	460	90,010,219.38		195,674.39	6.402	72.70	•	357	9	38.68	704
4	159	28,539,871.11		179,496.04	6.537	72.76		356	4	40.29	669
1 0	27	4,002,373.00		148,236.04	6.683	77.35	360	355	ĸ	38.40	716
9	2	154,296.69		77,148.35	6.366	73.25	-	354	9	43.47	679
7		114,659.77	0.05	114,659.77	8.400	70.24		353	_	28.27	533
Total:	1,215	\$226,581,605.99 100.00%	100.00%	186,486.92	6.434%	73.03%	360	357	3	38.23%	701
Minimum: 1											
Maximum: 7											

We UBS Investment

DTI	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
<= 0.000%	349	\$64,351,125.38	28.40%	184,387.18	6.514%	67.14%	360	357	6	0.00%	700
1,001% - 6,000%	1	90,365.00	0.04	90,365.00	7.500	74.41	360	359	_	5.25	704
6.001% - 11.000%	4	460,309,54	0.20	115,077.38	6.755	68.71	360	358	7	9.95	726
11.001% - 16.000%	01	1,305,826.89	0.58	130,582.69	6.141	69.87	360	358	7	13.57	727
16,001% - 21,000%	22	3,940,758.65	1.74	179,125.39	6.353	68.65	360	357	9	18.34	730
21.001% - 26.000%	37	6,600,296,21	2.91	178,386.38	6329	70.43	360	358	7	24.16	715
26.001% - 31.000%	81	14,633,047.48	6.46	180,654.91	6.321	72.26	360	358	7	28.69	715
31,001% - 36,000%	159	30,542,378.22	13.48	192,090.43	6.409	76.05	360	357	9	33.76	206
36.001% - 41.000%	219	41,308,663.84	18.23	188,624.04	6.429	76.27	360	357	9	38.67	694
41,001% - 46,000%	214	41,717,696.50	18.41	194,942.51	6.389	77.56	360	358	7	43.39	869
46.001% - 51.000%	82	14,648,185.37	6.46	178,636.41	6.478	74.60	360	357	9	48.02	969
51,001% - 56.000%	22	4,138,162.70	1.83	188,098.30	6.367	69.69	360	357	60	53.10	684
56.001% - 61.000%	14	2,602,737.00	1.15	185,909.79	6.492	76.38	360	357	9	58.23	716
61,001% - 66,000%	-	242,053.21	0.11	242,053.21	9.000	65.00	360	357	3	62.74	710
Total:	1,215	\$226,581,605.99 100.00%	100.00%	186,486.92	6.434%	73.03%	360	357	3	38.23%	701
Minimum: 0.00% Maximum: 62.74% WADTI: 38.23%											

FICO Scores	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
530 - 539	-	\$114,659.77	0.05%	114,659.77	8.400%	70.24%	360	353	7	28.27%	533
580 - 589	7	1,315,075.40	0.58	187,867.91	6,625	54.75	360	358	7	43.68	582
590 - 599	7	355,288.64	0.16	177,644.32	7.350	76.79	360	359	1	34.08	296
600 - 009	4	735,705.96	0.32	183,926.49	6.774	74.68	360	358	7	38.61	607
610 - 619	S	1,233,625.74	0.54	246,725.15	6.156	72.48	360	358	7	45.03	615
620 - 629	37	6,591,751.16	2.91	178,155.44	6.627	69.82	360	358	7	39.59	625
630 - 639	62	12,954,871.86	5.72	208,949.55	6.628	72.91	360	357	٣	38.56	635
640 - 649	92	14,114,862.70	6.23	185,721.88	6.544	70.65	360	357	3	39.21	645
650 - 659	82	14,557,049.16	6.42	177,524.99	6.597	73.58	360	358	7	39.52	654
699 - 099	08	13,350,110.41	5.89	166,876.38	6.478	72.58	360	358	7	37.91	664
620 - 679	46	17,199,397.61	7.59	182,972.31	6,455	75.04	360	357	m	38.75	674
689 - 089	107	21,195,721.49	9.35	198,090.86	6.496	75.13	360	357	6	40.07	684
669 - 069	88	15,724,364.90	6.94	178,685.96	6.597	73.67	360	358	7	36.74	695
700 - 709	99	11,981,049.93	5.29	181,531,06	6.455	74.36	360	358	7	37.43	705
710 - 719	64	11,994,190.37	5.29	187,409.22	6.388	71.49	360	358	7	39.56	714
720 - 729	67	14,134,445.90	6.24	178,917.04	6.362	76.82	360	357	6	39.05	724
730 - 739	19	12,386,208.62	5.47	203,052.60	6.205	73.09	360	357	9	39,46	735
740 - 749	17	13,734,948.63	90.9	193,449.98	6.390	75.44	360	358	7	37.58	744
750 - 759	54	10,012,879.60	4.42	185,423.70	6.186	72.98	360	358	7	36.14	754
692 - 092	46	9,201,906.95	4.06	200,041.46	6.386	72.84	360	357	m	37.05	764
977 - 977	46	8,629,378.68	3.81	187,595.19	6.235	71.13	360	357	33	37.24	775
780 - 789	42	7,947,438.71	3.51	189,224.73	6.148	68.74	360	357	6	32.24	784
790 - 799	24	4,433,825.95	1.96	184,742.75	6.287	68.00	360	357	6	36.69	793
800 - 809	13	2,058,887.19	0.91	158,375,94	6,255	71.41	360	357	e	30.65	804
810 - 819	6	520,673.26	0.23	173,557.75	5.766	46.41	360	358	7	33.40	816
820 - 829	-	103,287.40	0.05	103,287.40	5,750	28.15	360	357	6	31.31	821
Total:	1,215	\$226,581,605.99 100.00%	100.00%	186,486.92	6.434%	73.03%	360	357	က	38.23%	701
Minimum FICO: 533 Maximum FICO: 821		٠.									
WA FICO: 701											

Loan to Value Ratio	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
10.01% - 15.00%	7	\$425,000.00	0.19%	212,500.00	6,390%	11.04%	360	356	4	0.00%	171
15.01% - 20.00%	4	400,607.45	0.18	100,151.86	6.136	15.58	360	358	7	19.00	693
20.01% - 25.00%	7	848,102.56	0.37	121,157.51	5.985	22.44	360	358	7	40.50	705
25.01% - 30.00%	6	1,409,954.34	0.62	156,661.59	5.859	27.27	360	358	7	22.99	735
30.01% - 35.00%	7	1,240,234.96	0.55	177,176.42	5.850	33.41	360	357	6	41.76	206
35.01% - 40.00%	16	2,681,839,56	1.18	167,614.97	6.112	37.78	360	357	ę	34.68	718
40.01% - 45.00%	28	5,189,583.18	2.29	185,342.26	5.919	42.22	360	358	7	35.24	703
45.01% - 50.00%	45	7,319,974.14	3.23	162,666.09	6.055	47.44	360	358	7	37.10	711
50.01% - 55.00%	33	6,975,691.50	3.08	211,384.59	5.968	52.58	360	358	7	34.94	208
55.01% - 60.00%	99	14,372,514.91	6.34	217,765.38	6,113	57.86	360	357		35.99	685
60.01% - 65.00%	75	15,240,971.46	6.73	203,212.95	6.136	63.34	360	357	3	37.93	694
65.01% - 70.00%	73	15,895,212.41	7.02	217,742.64	6.303	68'89	360	358	7	36.41	702
70.01% - 75.00%	76	11,911,206.34	5.26	156,726.40	6.602	73.37	360	357	۳,	37.81	869
75.01% - 80.00%	646	120,845,599.75	53.33	187,067.49	6.524	79.70	360	357	6	38.89	701
80.01% - 85.00%	11	2,456,614.93	1.08	223,328.63	6.764	84.61	360	357	ĸ	42.27	684
85.01% - 90.00%	19	10,300,467.29	4.55	168,860.12	6.779	89.59	360	357	m	39.14	702
90.01% - 95.00%	43	6,652,598.72	2.94	154,711.60	7.175	94.97	360	358	7	37.50	712
95.01% - 100.00%	13	2,415,432.47	1.07	185,802.50	6.764	100.00	360	358	7	38.10	729
Total:	1,215	\$226,581,605.99	100.00%	186,486.92	6.434%	73.03%	360	357	60	38.23%	701
Minimum: 10.61											
Maximum: 100.00											

Combined Loan To Value Ratio	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
10.01% - 15.00%	7	\$425,000.00	0.19%	212,500.00	6.390%	11.04%	360	356	4	0.00%	171
15.01% - 20,00%	4	400,607.45	0.18	100,151.86	6.136	15.58	360	358	7	19.00	693
20.01% - 25.00%	S	533,102.56	0.24	106,620.51	6.028	22.21	360	358	7	40.50	869
25.01% - 30.00%	∞	1,061,932.54	0.47	132,741.57	5.976	27.76	360	357	3	22.99	727
30.01% - 35.00%	6	1,760,894.81	0.78	195,654.98	5.790	29.95	360	358	7	43.23	727
35.01% - 40.00%	16	2,681,839.56	1.18	167,614.97	6.112	37.78	360	357	3	34.68	718
40.01% - 45.00%	28	5,189,583.18	2.29	185,342.26	5.919	42.22	360	358	7	35.24	703
45.01% - 50.00%	43	6,649,944.74	2.93	154,649.88	6.087	47.53	360	358	7	37.49	707
50,01% - 55.00%	31	6,543,769.43	2.89	211,089.34	2.967	52.57	360	358	7	34.92	208
55.01% - 60.00%	19	13,734,188.40	90'9	225,150.63	6,107	57.86	360	358	7	36.23	684
60.01% - 65.00%	99	14,525,542.33	6.41	220,083.97	6,110	62.96	360	357	3	38.05	692
65.01% - 70.00%	54	13,257,430.38	5.85	245,507.97	6.207	68.02	360	357	€	36.18	703
70.01% - 75.00%	47	9,438,879.74	4.17	200,827.23	6.418	72.50	360	357	3	38.89	700
75.01% - 80.00%	219	44,867,362.26	19.80	204,873.80	6.477	79.21	360	357	6	40.21	694
80.01% - 85.00%	13	2,766,299.93	1.22	212,792.30	6.800	83.62	360	357	6	41.26	681
85.01% - 90.00%	120	22,536,590.04	9.95	187,804.92	6.724	83,19	360	357	9	37.95	703
90.01% - 95.00%	164	27,105,517.15	11.96	165,277.54	6.795	82.36	360	357	3	37.02	705
95.01% - 100.00%	325	53,103,121.47	23.44	163,394.22	6.511	80.49	360	358	2	38.56	707
Total:	1,215	\$226,581,605.99 100.00%	100.00%	186,486.92	6.434%	73.03%	360	357		38.23%	701
Minimum: 10.61											
Maximum: 100.00											

Geographic Concentration	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
Свії ботів	306	\$72,666,716.25	32.07%	237,472.93	%080'9	64.39%	360	357		37.56%	705
Georgia	797	41,531,277.43	18.33	155,547.86	6.371	79.51	360	358	7	37.28	708
New York	75	20,212,416.53	8.92	269,498.89	6.451	71.72	360	357	٣	41.22	693
Florida	81	13,249,978.12	5.85	163,579.98	6.820	79.06	360	358	7	36.76	703
New Jersey	57	12,463,214.03	5.50	218,652.88	6.722	72.37	360	358	7	37.10	692
Texas	89	8,259,051.44	3.65	121,456.64	6.763	79.20	360	357	3	37.04	707
Arizona	36	6,419,681.00	2.83	178,324.47	6.791	78.53	360	357	6	40.16	689
Michigan	38	6,362,315.82	2.81	167,429.36	6.642	77.36	360	356	4	40.39	694
Connecticut	22	4,384,048.10	1.93	199,274.91	96.396	73.20	360	357	9	40.10	700
Pennsylvania	30	3,852,517.78	1.70	128,417.26	6.727	76.14	360	358	7	41.02	705
Colorado	17	3,531,678.80	1.56	207,745.81	6.571	77.03	360	357	ĸ	36.70	700
Washington	19	3,402,979.92	1.50	179,104,21	6.360	79.97	360	358	71	37.64	707
South Carolina	21	2,917,168.81	1.29	138,912.80	6,967	81.54	360	358	7	40.67	710
Massachusetts	11	2,785,173.27	1.23	253,197.57	6,804	72.36	360	358	7	39.44	899
Virginia	14	2,733,431.00	1.21	195,245.07	6.777	77.99	360	357	33	38.69	8/9
Maryland	13	1,903,980.26	0.84	146,460.02	7.151	74.32	360	357	33	42.05	889
New Mexico	13	1.870,188.77	0.83	143,860.67	968'9	83.81	360	357	6	37.86	720
Illinois	=	1,738,018.80	0.77	158,001.71	6.971	80,22	360	358	7	36.09	710
Ohio	17	1,708,846.48	0.75	100,520.38	6.974	72.43	360	358	7	40.77	664
Hawaii	S	1,612,329.14	0.71	322,465.83	6.380	76.23	360	357	3	44.46	189
Nevada	7	1,504,424.18	99.0	214,917.74	6,315	74.10	360	357	£	37.67	705
North Carolina	11	1,435,200.90	0.63	130,472.81	6.807	74.60	360	357	6	36.63	229
Tennessee	11	1,344,555.03	0.59	122,232.28	896'9	80.77	360	357	33	37.85	701
Oregon	9	1,038,294.63	0.46	173,049.10	692.9	80.00	360	358	7	41.89	682
Minnesota	æ	1,034,844.94	0.46	129,355.62	7.064	79.50	360	357	3	34.48	705
Mississippi	6	995,830.73	0.44	110,647.86	6.542	75.11	360	357	ĸ	38.89	692
Rhode Island	4	963,397.74	0.43	240,849.44	6.785	79.56	360	358	7	43.34	657
Indiana	7	701,543.40	0.31	100,220.49	7.015	85.85	360	326	4	47.60	089
Alabama	ĸ	574,111.81	0.25	114,822,36	7.210	87.81	360	358	71	39.75	752
Arkansas	4	519,210.12	0.23	129,802.53	089'9	81.87	360	357	e	41.12	727
Kentucky	45	464,193.14	0.20	92,838.63	9/9/9	79.21	360	357	e.	46.43	683
Maine	'n	457,803.83	0.20	152,601.28	6.791	82.80	360	357	m	32.55	728
Missouri	7	375,391.72	0.17	187,695.86	7.009	29.66	360	357	33	32.31	682
Nebraska	7	267,150.00	0.12	133,575.00	6,475	79,99	360	356	4	42.03	724
South Dakota	7	265,475.00	0.12	132,737.50	6.427	78.27	360	356	4	42.29	269
Delaware	1	253,849.40	0.11	253,849.40	7.375	84.98	360	357	က	32.97	929
New Hampshire		152,013.20	0.07	152,013.20	6.750	61.20	360	358	7	25.03	712
Wyoming	-	143,100.00	90'0	143,100.00	6.500	89.44	360	326	4	0.00	629
Iowa	-	117,600.00	0.05	117,600.00	6.500	80.00	360	356	4	43.66	726
Wisconsin	-	112,319.43	0.05	112,319.43	6.875	87.12	360	326	4	40.75	623
Alaska	-	109,335.02	0.05	109,335.02	6.125	48.89	360	358	7	37.81	649
Utah	1	80,000.00	0.04	80,000.00	000'9	43.24	360	358	7	46.63	653
Oklahoma	1	00'056'99	0.03	920.00	7.500	94.96	360	357	3	41.86	773
Tatal:	1.215	\$226,581,605,99	100.00%	186.486.92	6.434%	73.03%	360	357	6	38.23%	701
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North-South CA	COUNT	UPB	%	AVG UPB	WAC	LTV	LTV OTERM WAM	WAM	AGE	DTI	FICO
North CA	49	\$11,236,131.68		229,308.81	5.953%	57.30%	360	357	æ	31.93%	723
South CA	257	61,430,584.57		239,029.51	6.103	65.68	360	357	3	38,38	702
States Not CA	606	153,914,889.73	67.93	169,323.31	6.602	77.11	360	357	3	38.54	669
Total:	1,215	\$226,581,605.99 100.00%	100,00%	186,486.92	6.434%	73.03%	360	357	357 3	38.23%	701

Zip Code Concemtration	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
30016	16	\$2,279,804.73	1.01%	142,487.80	6.572%	81.97%	360	358	7	37.56%	711
93033	9	1,771,535.79	0.78	295,255,96	5.972	55.88	360	358	7	54.13	_
90201	4	1,344,706.24	0.59	336,176,56	6.029	69.26	360	357	٣	31.98	969
85353	x	1,238,504,72	0.55	154,813.09	8.678	79.37	360	357	33	38.96	_
30114	9	1,180,003.88	0.52	196,667,31	6.479	81.40	360	358	7	49.62	
Other	1,175	218,767,050.63	96.55	186,184.72	6.438	73.02	360	357		38.21	701
Total:	1,215	\$226,581,605.99	100.00%	186,486.92	6.434%	73.03%	360	357	60	38,23%	701

Loan Purpose	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
Purchase	069	\$115,539,211.80	4,	167,448.13	6.592%	79.04%	360	358	7	37.75%	711
Refinance - Cashout	421	92,329,199.10	40.75	219,309.26	6.278	66.00	360	358	7	38,46	689
Refinance - Rate Term	104	18,713,195.09		179,934.57	6.231	70.65	360	357	6	40.28	669
Total:	1,215	\$226,581,605.99	100.00%	186,486.92	6.434%	73.03%	360	357	٣	38.23%	701

Document Type	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM WAM AGE	WAM	AGE	DII	FICO
Stated Income Full Asset	344	\$63,341,045.57	7	184,130,95	6.472%	75.86%	360	358	7	37.45%	703
Full Documentation	312	\$5,017,639.09	24.28	176,338.59	6.329	77.24	360	357	6	39.19	707
No Income No Asset	270	49,057,091.76		181,692,93	905.9	66.17	360	357	æ	51.79	969
Stated Documentation	209	43,729,707.88		209,233.05	6.398	72.30	360	358	7	38.12	691
No Ratio	80	15,436,121.68		192,951.52	6.535	70.31	360	357	က	0.00	712
Total:	1,215	\$226,581,605.99	100.00%	186,486,92	6.434%	73.03%	360	357	33	38.23%	701

Pronerty Tyne	TNIIO	IPB	%	AVG UPB	WAC	LTV	OTERM WAM AGE	WAM	AGE	DTI	FICO
adt finder			!								
Single Family Residence	713	\$129,366,984.79		181,440.37	6.408%	71.90%	360	357	6	39.03%	_
ruð ,	329	57,275,516.41		174,089.72	6.487	77.04	360	358	7	37.63	702
2-4 Family	88	25,114,481.97	11.08	282,185.19	6.384	68.15	360	357	3	36.30	713
Condo	84	14,824,622.81	i	176,483.60	6.545	75.71	360	357		37.38	70
Total:	1,215	\$226,581,605.99	100.00%	186,486.92	6.434%	73.03%	360	357	3	38.23%	701

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Occupancy	COUNT	· UPB	%	AVG UPB	WAC	LTV	WAC LTV OTERM WAM AGE	WAM	AGE	DTI	рті ғісо
Owner Occupied	939	\$180,965,630.77	•	192,721.65	6.369%	73.25%	360	358	7	26.64%	869
Non-Owner Occupied	223	37,373,589.17	16.49	167,594.57	6,694	70.57	360	357	٣	30.73	716
Second Home	53	8,242,386.05		155,516.72	0690	79.44	360	357	9	28.28	713
Total:	1,215	\$226,581,605.99	100.00%	186,486.92	6.434%	73.03%	360	360 357 3 2		27.38%	701

Lien Position	COUNT	UPB	%	AVG UPB	WAC	WAC LTV	OTERM WAM AGE	WAM	AGE	DTI FICO	FICO
1	1,215	\$226,581,605.99 100.00%	100.00%	186,486.92 6.434% 7.	6.434%	73.03%	360	360 357 3		38.23% 701	701
Total:	1,215	\$226,581,605.99 100.00%	100.00%	186,486.92 6.434%		73.03%	360	357		3 38.23%	701

Prepayment Penalty	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
0	342	\$63,164,631.55	•	184,691.91	6.573%	73.83%		357	6	39.23%	•
9	v	1,072,340.08	0.47	214,468.02	5.759	71.33	360	357	ĸ	33.92	•
12	68	22,550,547.59		253,376.94	6,493	69.69		357	e	40.93	Ī
24	128	20,918,934.27		163,429.17	6.516	74.28		357	6	36.39	•
36	999	103,174,715.66		182,287.48	6.351	72.35		358	7	37.57	•
09	85	15,700,436.84	ļ	184,711.02	6.282	77.59		358	7	37.39	714
Total:	1,215	\$226,581,605.99 100.00%	100.00%	186,486.92	6.434%	73.03%	360	357	6	38.23%	701
wa Term: 23.989		-									

Balloon Flag	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM WAM	- 1	AGE	DTI	FICO
Not a Balloon Loan	1,215	\$226,581,605.99	100.00%	186,486.92	6.434%	73.03%	360	357	3	38.23%	701
Total:	1,215	\$226,581,605.99	100.00%	186,486.92	6.434%	73.03%	360	357	3	38.23%	701

Originator	COUNT	UPB	%	AVG UPB	WAC	LIV	WAC LTV OTERM WAM AGE	WAM	AGE		DTI FICO
OPTEUM	1,215	\$226,581,605.99 100.00%	100.00%	186,486.92	6.434%	73.03%	360 357 3 3	357	3	38.23% 701	701
Total:	1,215	\$226,581,605.99 100.00%	100.00%	186,486.92 6.434% 73.03%	6.434%	73.03%	360	357	3	38.23%	701

Gross Rate-ARMS

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Gross Rate-FRMS	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM WAM AGE	WAM	AGE	DTI	FICO
4.501% - 5.000%	en.	\$776,700.00	Ī	258,900.00	2.000%	68.93%	360	359	-	30.63%	715
5.001% - 5.500%	79	6,254,119.58		240,543.06	5,425	57.65	360	358	7	33.17	716
5.501% - 6.000%	287	62,242,139.58	27.47	216,871.57	5.873	65.53	360	358	7	37.96	714
6.001% - 6.500%	432	82,399,146.43		190,738.76	6.338	74.10	360	357	6	38.51	701
6.501% - 7.000%	790	44,537,200.08		167,433.08	6.782	78.22	360	357	6	39.25	069
7.001% - 7.500%	111	16,586,731.94		149,430.02	7.297	80.88	360	357	۳	37.85	697
7.501% - 8.000%	89	10,703,587.99		157,405.71	7.770	81.64	360	358	7	40.15	692
8.001% - 8.500%	15	1,950,245.68		130,016,38	8.218	80.02	360	357	m	32.09	657
8.501% - 9.000%	9	997,771.19		166,295.20	8.761	83.59	360	357	m	27.05	949
9.501% - 10.000%		133,963.52		133,963.52	10,000	80.00	360	357	<u>س</u>	16.87	929
Total:	1,215	\$226,581,605.99	100.00%	186,486.92	6,434%	73.03%	360	357	m	38.23%	701
Minimum: 5.000% Meximum: 10.000%		ą r – P									

Gross Margin	
Minimum Rate	
Maximum Rate	
Next Rate Reset Date	

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	A The state of the	-
	Periodic Rate Cap	

Initial Rate Cap

PMI	COUNT	UPB	%	AVG UPB	WAC		LTV OTERM	WAM AGE	AGE	DTI	FICO
GEMICO	12	\$2,014,838.90	0.89%	167,903.24	6.898%	91.51%	360	357	3	39.12%	669
MGIC	vo	942,206.60		188,441.32	6.611	89.71	360	358	7	37.44	206
No MI	1,102	207,704,505.85		188,479.59	6.390	71.29	360	357	e	38,25	700
PMI Mortgage Insurance	24	4,720,346.97		196,681.12	6.981	91.73	360	358	~	37.91	717
Radian Guaranty	15	2,290,039.64		152,669.31	7.002	89.86	360	357	6	42.74	989
Republic Mortgage Insurance	æ	489,246.00	0.22	163,082.00	7.690	91.54	360	358	7	0.00	719
Triad Guaranty Insurance Co.	v	697,384.62		139,476.92	7.476	92.84	360	357	ť	45.03	732
United Guaranty	49	7,723,037.39		157,613.01	6.815	93.71	360	358	7	37.12	721
Total:	1,215	\$226,581,605.99	100.00%	186,486.92	6.434%	73.03%	360	357		38.23%	701

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Pool Summary	COUNT	OPB	%	AVG 0PB	WAC	CLTV	OTERM	WAM	AGE	DTI	FICO	FULL DOC%	FICO FULL DOC% STATED DOC% NO RATIO%	NO RATIO%	NINA%
Conforming Non-Conforming	1,946	\$410,139,884.00 435,816,505.00	48.48%	210,760.47 522,561.76	6.210% 6.078	87.59% 82.85	354 358	352	<i>т</i> ч	37.82% 37.35	969	20.58%	64.20% 57.77	6.04% 10.54	9.18%
Total:	2,780	\$845,956,389.00 100.00%	100.00%	304,300.86	6.142%	85.15%	356	353	6	37.59%	701	70.99%	%68.09	8.36%	%91.6
AVG UPB: \$304,013.09 MIN UPB: \$2,000,000.00 GROSS WAC: 6.1418144912% MIN RATE: 3.875% MAX NATE: 12.000% MAX ORIG LTV: 16.00% MIN ORIG TERM: 180 MAX ORIG TERM: 360 MIN WAM: 175 MAX WAM: 359 % SFFULLALT: 20.99% % CASHOUT: 32.24% % FULLALT: 20.99% % RYPUDOWN: 0.00% % LTV > 80 NO MI: 10.90% W A LY: 76.25% WA CLY: 85.15% % FICO > 679: 64.88% % NO FICO: 0.00% % PREPAY PENALTY: 71.09% CALIFORNIA %: 51.56% NORTH CA. %: 12.87% SOUTH CA. %: 38.49% ARMW: 78.42% KREVS.: 11.88%															
2000							The same of the sa								

Product Type	COUNT	OPB	%	AVG 0PB	WAC	CLTV	OTERM	WAM	AGE	DTI	FICO	FULL DOC%	STATED DOC%	NO RATIO%	NINA%
10/6 MONTH LIBOR -120 MONTH 10	34	\$11.477.458.00	1.36%	337.572.29	5.671%	80.75%	360	357	6	29.38%	754	85.89%	14.11%	0.00%	0.00%
15VR FXD	29	14,406,388,00	1.70	215,020.72	5.836	60.50	180	178	7	33.24	200	30.62	34.24	9,19	25.95
15VR FXD -120 MONTH 10	1	1,880,000.00	0.22	1,880,000.00	4.750	80.00	180	171	6	36.94	755	0.00	100.00	00.00	0.00
20YR FXD	14	3,790,800.00	0.45	270,771.43	5.996	59.72	240	237		41.89	682	5.99	74.75	5.78	13.48
2/6 MONTH LIBOR	197	46,506,443.00	5.50	236,073.31	6.805	85.27	360	358	7	40.56	648	14.71	79.76	0.32	5.22
2/6 MONTH LIBOR - 24 MONTH IO	œ	2,427,350.00	0,29	303,418.75	6.479	91.55	360	356	4	41.83	206	16.48	66'99	00.00	16.53
2/6 MONTH LIBOR - 60 MONTH IO	116	35,944,676,00	4.25	309,867.90	6.465	84.52	360	357	e	41.02	929	28.02	98.69	0.00	2.11
2/6 MONTH LIBOR -120 MONTH IO	683	191,848,931.00	22.68	280,891.55	6.126	92.32	360	358	7	38.60	692	7.84	75.46	10.97	5.72
30YR FXD	103	50,264,653.00	5.94	488,006.34	6.047	74.14	360	358	7	40.21	709	32.77	45.32	4.78	17.13
30YR FXD - 60 MONTH 10	3	1,695,000.00	0.20	565,000.00	6.472	81.40	360	357	٣	47.04	979	43.66	56.34	0.00	0.00
30YR FXD -120 MONTH IO	190	110,753,385.00	13,09	582,912.55	6.126	74.50	360	358	7	34.89	716	30.23	44.19	12.46	13.13
3/6 MONTH LIBOR	30	7,391,724.00	0.87	246,390.80	6.639	79.80	360	357	۳	40.89	673	0.00	60.10	17.76	22.14
3/6 MONTH LIBOR - 24 MONTH IO	-	300,667.00	0.04	300,667.00	5.875	80.00	360	355	S	36.84	741	0.00	100.00	0.00	0.00
3/6 MONTH LIBOR - 36 MONTH 10	20	7,274,650.00	98.0	363,732.50	6.319	90.31	360	357	٣	39.78	684	16.10	58.24	8.94	16.73
3/6 MONTH LIBOR - 60 MONTH 10	22	6,717,954.00	0.79	305,361.55	6,382	85.82	360	357	6	36.38	681	20.42	64.71	00.00	14.87
3/6 MONTH LIBOR -120 MONTH 10	112	32,232,351.00	3.81	287,788.85	5.980	85.92	360	357	6	39.10	716	24.87	57.12	10.97	7.04
5/6 MONTH LIBOR	28	13,742,863.00	1.62	236,945.91	6.269	80.28	360	357	9	37.20	705	12.63	27.96	5.14	24.27
5/6 MONTH LIBOR - 36 MONTH 10	7	584,650.00	0.07	292,325.00	5.991	94.80	360	356	4	35.46	664	38,48	61.52	0.00	0.00
5/6 MONTH LIBOR - 60 MONTH 10	118	43,752,175.00	5.17	370,781.14	6.079	88.98	360	357	6	37.20	707	16.89	80.95	0.91	1.25
5/6 MONTH LIBOR -120 MONTH IO	833	205,436,290.00	24.28	246,622.20	6.152	88.97	360	358	71	36.84	710	22.22	57.16	9.03	11.59
6 MONTH LIBOR	9	1,873,850.00	0.22	312,308.33	6.013	82.34	360	326	4	41.29	695	26.88	40.52	0.00	32.60
6 MONTH LIBOR - 60 MONTH 10	10	3,130,261.00	0.37	313,026.10	5.552	80.95	360	326	4	41.52	206	9,39	19.06	0.00	0.00
6 MONTH LIBOR -120 MONTH IO	80	27,196,974.00	3.21	339,962.18	5.713	84.81	360	326	4	33.54	712	6.14	54.21	17.11	22.54
7/6 MONTH LIBOR	∞	2,133,790.00	0.25	266,723.75	5.810	79.88	360	358	7	30.89	754	44.02	20.80	0.00	5.18
7/6 MONTH LIBOR - 84 MONTH IO	16	5,792,150.00	99.0	362,009.38	5,699	87.07	360	357	m	35,39	724	15.01	84.99	0.00	0.00
7/6 MONTH LIBOR -120 MONTH IO	48	17,400,956.00	2.06	362,519.92	5.773	83.85	360	358	7	35.08	734	58.72	30.19	11.09	0.00
Total:	2,780	\$845,956,389.00 100.00%	100.00%	304,300.86	6.142%	85.15%	356	353	3	37.59%	701	20.99%	%68'09	8.36%	%91.6

Original Balance	COUNT	OPB	%	AVG 0PB	WAC	CLTV	OTERM	WAM	AGE	DTI	FICO	FULL DOC%	STATED DOC%	NO RATIO%	NINA%
80.01 - \$50.000.00	9	\$251,649.00	0.03%	41,941.50	7.385%	86.24%	307	305	7	36.48%	703	55.98%	26.32%	0.00%	17.70%
\$50,000,01 - \$100,000,00	137	11,928,724.00	1.41	87,070,98	6.473	88,11	353	350	7	34.70	269	24.81	58.45	6.75	66.6
\$100,000.01 - \$150,000.00	427	54,832,001.00	6.48	128,412.18	6.383	90.38	353	351	7	36.27	703	27.20	56.53	7.38	8.88
\$150,000.01 - \$200,000.00	420	73,456,385.00	89.8	174,896.15	6.300	87.80	350	348	7	36.52	869	24.64	26,68	6.35	12,33
\$200,000.01 - \$250,000.00	337	76,280,629.00	9.02	226,352.01	6,123	87.49	354	352	71	38.17	695	21.09	60.34	9.50	9.07
\$250,000.01 - \$300,000.00	300	82,708,707.00	9.78	275,695.69	6,114	87.59	357	354	6	38.70	693	17.70	08.80	2,95	10.56
\$300,000,01 - \$350,000,00	235	76,410,523.00	9.03	325,151.16	6.090	87.82	355	353	ĸ	38.48	697	19.20	71.86	3.91	5.03
\$350,000.01 - \$400,000.00	236	89,213,142.00	10.55	378,021.79	6.200	85.68	359	356	7	38.24	691	15.39	65.94	8.52	10,14
\$400,000.01 - \$450,000.00	207	88,116,975.00	10.42	425,685.87	6.067	85.53	358	356	7	40.10	701	24.84	58.35	. 6.28	10.53
\$450,000,01 - \$500,000,00	165	78,548,175.00	9.29	476,049.55	6.147	85.15	359	356	63	37.42	705	25.46	56,37	9.58	8.59
\$500,000,01 - \$550,000,00	79	41,396,394,00	4.89	524,004.99	6.032	84.91	360	357	60	38.44	705	21.47	58.19	15.30	5.04
\$550,000.01 - \$600,000.00	52	29,901,186.00	3.53	575,022.81	6.065	84.76	360	358	~	38.75	713	23,35	55.49	11.57	9.58
\$600,000.01 - \$650,000.00	77	48,802,010.00	5.77	633,792.34	6.142	84.25	360	358	7	35.58	710	11.60	67.62	9.24	11.53
\$650,000.01 - \$700,000.00	17	11,450,900.00	1.35	673,582.35	5.852	78.83	360	358	7	37.74	691	29.68	52.88	0.00	17.44
\$700,000.01 - \$750,000.00	22	16,051,300.00	1.90	729,604.55	5.954	80.64	360	357	3	35.53	734	13.68	63.68	9.14	13.50
\$750,000.01 - \$800,000.00	∞	6,231,850.00	0.74	778,981.25	6.042	74.05	337	335	7	35.78	736	37.14	37.93	12.07	12.86
\$800,000.01 - \$850,000.00	90	6,650,500.00	0.79	831,312.50	5.903	71.67	360	357	က	32.25	717	12.79	61.95	0.00	25.25
8850,000.01 - \$900,000.00	6	7,891,000.00	0.93	876,777.78	6.083	80.97	360	357	9	35.31	719	11.15	66.32	22.53	0.00
\$900,000.01 - \$950,000.00	7	6,512,700.00	0.77	930,385.71	6.075	82.65	360	358	7	39.89	695	0.00	57.21	13.91	28.88
8950,000.01 - \$1,000,000.00	13	12,866,989.00	1.52	989,768.38	6.502	73.98	360	357	9	35.15	707	15.41	46.05	31.01	7.53
\$1,000,000,01 >=	18	26,454,650.00	3.13	1,469,702.78	5.820	99'19	339	336	2	30.27	722	27.64	44.28	17.59	10.49
Total:	2,780	\$845,956,389.00 100.00%	100.00%	304,300.86	6.142%	85.15%	356	353		37.59%	701	20.99%	%68.09	8.36%	%91.6
Minimum: \$26,400.00															

Maximum: \$26,400.00
Maximum: \$2,000,000.00



Unpaid Balance	COUNT	OPB	%	AVG 0PB	WAC	CLTV	OTERM	WAM	AGE	DTI	FICO	FULL DOC%	STATED DOC% NO RATIO%	NO RATIO%	NINA%
\$0.01 - \$50.000.00	9	\$251.649.00	0.03%	41,941.50	7.385%	86.24%	307	305	77	36.48%	703	55.98%	26.32%	%000	17.70%
550 000.01 - \$100.000.00	137	11.928,724.00	1.41	87,070.98	6.473	88.11	353	350	7	34.70	269	24.81	58.45	6.75	9.99
\$100.000.01 - \$150.000.00	427	54,832,001.00	6.48	128,412.18	6.383	90.38	353	351	7	36.27	703	27.20	56.53	7.38	8.88
\$150,000.01 - \$200,000.00	420	73,456,385.00	8.68	174,896.15	6.300	87.80	350	348	7	36.52	869	24.64	89.98	6.35	12.33
\$200.000.01 - \$250.000.00	337	76,280,629.00	9.02	226,352.01	6.123	87.49	354	352	7	38.17	695	21.09	60.34	9.50	6.07
\$250,000.01 - \$300,000.00	302	83,311,207.00	9.85	275,864.92	6,111	87.44	356	354	6	38.74	693	17.93	68.30	2.93	10.84
\$300.000.01 - \$350.000.00	233	75,808,023.00	8.96	325,356.32	6.092	87.98	356	353	3	38.43	692	18.96	72.43	3,94	4.67
\$350,000.01 - \$400,000.00	236	89,213,142.00	10.55	378,021.79	6.200	82.68	359	356	7	38.24	169	15.39	65.94	8.52	10.14
\$400,000.01 - \$450,000.00	207	88,116,975.00	10.42	425,685.87	6.067	85,53	358	356	7	40.10	101	24.84	58.35	6.28	10.53
\$450,000.01 - \$500,000.00	166	79,051,375.00	9.34	476,213.10	6.146	85.11	359	356	m	37.43	705	25.93	56.01	9.52	8.54
\$500,000.01 - \$550,000.00	79	41,444,394.00	4.90	524,612.58	6.034	85.10	360	358	7	38.43	206	20.24	59.45	15.28	5.03
\$550,000.01 - \$600,000.00	51	29,349,986.00	3.47	575,489.92	6,064	84.57	360	358	7	38.78	713	23.79	54.66	11.79	9.76
\$600,000.01 - \$650,000.00	77	48,802,010.00	5.77	633,792.34	6.142	84.25	360	358	7	35.58	710	11.60	67.62	9.24	11.53
\$650,000.01 - \$700,000.00	17	11,450,900.00	1.35	673,582.35	5.852	78.83	360	358	71	37.74	691	29.68	52.88	00.00	17.44
\$200,000.01 - \$750,000.00	22	16,051,300,00	1.90	729,604.55	5.954	80.64	360	357	3	35.53	734	13.68	63.68	9.14	13.50
\$750,000.01 - \$800,000.00	**	6,231,850.00	0.74	778,981.25	6.042	74.05	337	335	7	35.78	736	37.14	37.93	12.07	12.86
\$800,000.01 - \$850,000.00	œ	6,650,500.00	0.79	831,312.50	5.903	71.67	360	357	3	32.25	717	12.79	61.95	0.00	25.25
\$850,000.01 - \$900,000.00	6	7,891,000.00	0.93	876,777.78	6.083	80.97	360	357	m	35.31	719	11.15	66.32	22.53	0.00
\$900,000.01 - \$950,000.00	7	6,512,700.00	0.77	930,385.71	6,075	82.65	360	358	7	39.89	695	0.00	57.21	13.91	28.88
\$950,000.01 - \$1,000,000.00	13	12,866,989.00	1.52	989,768.38	6.502	73.98	360	357	6	35.15	707	15.41	46.05	31.01	7.53
\$1,000,000.01 >=	18	26,454,650.00	3.13	1,469,702.78	5.820	99.19	339	336	7	30.27	722	27.64	44.28	17.59	10.49
Total:	2,780	\$845,956,389.00 100.00%	100.00%	304,300.86	6.142%	85.15%	356	353	3	37.59%	701	20.99%	%68'09	8.36%	%92.6
Minimum: \$26,033.45															
Maximum: \$2,000,000.00															

Cross Date	TALIOS	OPR	%	AVC 0PR	WAC	CLTV	OTERM	WAM	AGE	TTU	FICO	FILL DOC%	STATED DOC% NO RATIO%	NO RATIO%	NINA%
UIUSS MAIC	1000	7	2		2			-							
3.501% - 4.000%	1	\$274,899.00	0.03%	274,899.00	3.875%	80.00%	360	355	ĸ	29.97%	707	0.00%	100.00%	0.00%	0.00%
4.001% - 4.500%	90	2,269,585,00	0.27	283,698.13	4.418	77.63	360	356	4	29.26	716	12.27	68.22	00'0	19.51
4.501% - 5.000%	06	36,472,709.00	4.31	405,252.32	4.913	79.73	348	346	7	34.79	734	25.25	54.75	6.71	13.29
5.001% - 5.500%	352	109,481,149.00	12.94	311,025.99	5,369	81.60	351	349	7	35.28	717	36.57	46.97	2.95	13.51
5.501% - 6.000%	852	281,096,288.00	33.23	329,925.22	5.840	83.72	356	353	e	37.37	711	24.37	58.14	8.10	9.40
6.001% - 6.500%	747	222,847,927.00	26.34	298,323.86	6,311	87.17	357	355	ĸ	38.55	693	17.09	98'99	9.28	6.77
6.501% - 7.000%	448	122,681,138.00	14.50	273,841.83	6.794	87.55	358	355	7	39.00	E11	12.93	99.99	11.59	8.83
7.001% - 7.500%	164	42,038,013.00	4.97	256,329.35	7,289	88.19	360	358	7	37.36	619	8.65	65.27	10.84	15.24
7.501% - 8.000%	80	20,535,049.00	2.43	256,688.11	7.768	89.91	360	358	7	39.88	689	7.65	65.25	10.87	16.23
8.001% - 8.500%	7.7	5,767,182.00	99.0	213,599.33	8.303	90.76	360	358	7	37.45	929	0.00	84.35	10.20	5,45
8.501% - 9.000%	7	1,793,850.00	0.21	256,264.29	8.752	83.86	360	357	6	43.84	651	0.00	100.00	00'0	0.00
9.001% - 9.500%	7	272,200.00	0.03	136,100.00	9.293	98.05	360	357	m	47.92	819	0.00	86.09	0.00	39.02
9.501% - 10.000%	1	400,000.00	0.05	400,000.00	9.875	94.12	360	359	-	45.16	609	100.00	0.00	00'0	0.00
11.501% - 12.000%	1	26,400.00	0.00	26,400.00	12.000	90.00	180	177		39.17	631	0.00	100.00	0.00	0.00
Total:	2,780	\$845,956,389.00 100.00%	100.00%	304,300.86	6.142%	85.15%	356	353	6	37.59%	701	20.99%	%68.09	8.36%	%92.6
Minimum: 3.875%															
Maximum: 12.000%															

The beformation keer is has been provided solely by UBS Investment Bank. Nither the issuer of certificates not any of its affiliates makes any representation at to the accuracy or completeness of the information keerin. The information contained by the education of the mortgage loans contained and/or incorporated by reference in the Prospectus Supplement relating to the Certificates and superredest all information contained in any collaseral term strets relating to the mortgage pool previously provided by UBS Investment Bank.

Original Term to Maturity	COUNT	OPB	%	AVG 0PB	WAC		CLTV OTERM WAM AGE	WAM	AGE	DTI	FICO	FULL DOC%	DTI FICO FULL DOC% STATED DOC% NO RATIO%	NO RATIO%	NINA%
180	89	\$16,286,388.00	1.93%	239,505.71	5.710%	62.77%	180	171	6	33.86%	707	27.06%	41.89%	8.12%	22.93%
240	14	3,790,800.00	0.45	270,771.43	5,996	59.72	240	237	m	41.89	682	5.99	74.75	5.78	13.48
360	2,698	825,879,201.00	97.63	306,107.93	6.151	85.70	360	358	7	37.63	701	20.94	61.20	8.38	9.49
Total:	2,780	2,780 \$845,956,389.00 100.00%	100.00%	304,300.86	6.142%	85.15%	356	353	3	37.59%	701	70.99%	%68'09	8.36%	%91.6
Minimum: 180															
Maximum: 360															

Remaining Term to Stated Maturity	COUNT	OPB	%	AVG 0PB	WAC	CLTV	OTERM WAM	WAM	AGE	DTI	FICO	FULL DOC%	FULL DOC% STATED DOC% NO RATIO%	NO RATIO%	NINA%
121 - 180	89	\$16,286,388.00	1.93%	239,505.71	5.710%	62.77%	180	177	3	33.86%	707	27.06%	41.89%	8,12%	• • •
181 - 240	14	3,790,800.00		270,771.43	5.996	59.72	240	237	Ю	41.89	682	5,99	74.75	5.78	
301 - 360	2,698	825,879,201.00	97.63	306,107.93	6.151	85.70	360	358	7	37.63	701	20.94	61.20	8.38	9.49
Total:	2,780	\$845,956,389.00 100.00%	100.00%	304,300.86	6.142%	85.15%	356	353		3 37.59%	701	20.99%	%68:09	8.36%	%91.6
Minimum: 175 Meximum: 450															

Seasoning	COUNT	OPB	%	AVG 0PB	WAC	CLTV	OTERM	WAM	AGE	DTI	FICO	FULL DOC%	STATED DOC% NO RATIO%	NO RATIO%	NINA%
	570	\$174,349,254.00	20.61%	305,875.88	6.119%	84.53%		356	-	37.34%	702	23.69%	61.79%	4.40%	10.12%
	816	240,725,432.00		295,006.66	6.152	85.74		354	7	37.13	701	18.86	61.11	10.71	9,31
3	971	299,833,244.00		308,788.10	6.134	85.83		351	6	37.68	701	23.11	61.68	7.83	7.37
4	307	99,173,981.00		323,042.28	6.263	84.31		354	4	38.82	700	16.62	55.83	11.36	16,19
· lc	106	29,519,504.00		278,485.89	5.883	80.26		353	40	37.91	702	16.24	61.71	7.31	14.74
9_	9	1,505,700.00		250,950.00	5.878	80.19		354	9	38.82	693	20.17	55.84	23,99	0.00
7	3	742,750.00	0.00	247,583.33	6.325	76.94	360	353	7	44.13	209	0.00	100,00	0.00	0.00
10	-	106,524.00		106,524.00	4.625	91.05		350	10	32.97	865	0.00	100.00	0.00	0.00
Total:	2,780	\$845,956,389.00 100.00%	100,00%	304,300.86	6.142%	85.15%	356	353		3 37.59%	701	20.99%	%68:09	8.36%	%91.6
Minimum: 1															
Maximum: 10															

пп	COUNT	OPB	%	AVG 0PB	WAC	CLTV	OTERM	WAM	AGE	DTI	FICO	FULL DOC%	STATED DOC% NO RATIO%	NO RATIO%	NINA%
<= 0.000%	477	\$153,746,836,00	18.17%	322,320.41	6.197%	77.19%	353	351	m	0.00%	707	0.29%	0.00%	46.00%	53.72%
1.001% - 6.000%	7	956,000.00	0.11	478,000.00	5.750	86.32	360	357	e	4.21	756	0.00	100.00	0.00	0.00
6.001% - 11.000%	12	2,835,056.00	0.34	236,254.67	6.528	86.22	360	357	ю	8.25	745	25.97	74.03	0.00	0.00
11.001% - 16.000%	21	7,836,348.00	0.93	373,159.43	5.842	73.55	331	328	e	13.95	702	57.31	42.69	0.00	0.00
16.001% - 21.000%	99	21,109,604.00	2.50	324,763.14	6.047	73.28	356	354	7	18.71	715	37.08	62.92	0.00	0.00
21.001% - 26.000%	1117	31,976,092.00	3.78	273,299,93	6.025	81.54	355	353	7	23.66	709	28.73	71.27	0.00	0.00
26.001% - 31.000%	213	65,251,489.00	7.71	306,345.02	5.947	83.22	359	356	7	28.72	718	35.57	64.43	0.00	0.00
31.001% - 36.000%	417	118,151,963.00	13.97	283,338,04	6.087	85.94	357	354	7	33.74	902	26.41	73.59	0.00	0.00
36.001% - 41.000%	620	186,991,375.00	22.10	301,598.99	6.118	89.52	356	353	7	38.51	669	20.92	79.08	0.00	0.00
41,001% - 46,000%	592	179,967,642.00	21.27	303,999.40	6.144	90.93	358	356	7	43.36	693	21.50	78.50	0.00	0.00
46.001% - 51.000%	190	59,453,214.00	7.03	312,911.65	6.465	83.94	356	353	æ	48.26	677	27.40	72.60	0.00	0.00
51.001% - 56.000%	40	11,998,970.00	1.42	299,974.25	6,350	80.27	356	353	'n	53.40	685	47.54	52.46	0.00	0.00
56.001% - 61.000%	6	3,672,800.00	0.43	408,088.89	6.182	77.93	351	347	4	58,46	687	18.59	81.41	0.00	0.00
61.001% - 66.000%	2	789,600.00	0.0	394,800.00	6,196	95.24	360	358	7	63.30	704	0.00	100.00	0.00	0.00
66,001% - 71,000%	7	569,400.00	0.07	284,700.00	7.064	85,33	360	358	7	69.24	628	0.00	100.00	0.00	0.00
76.001% - 81.000%		650,000.00	0.08	650,000.00	6.250	79.76	360	356	4	77.63	792	0.00	100.00	0.00	0.00
Total:	2,780	\$845,956,389.00 100.00%	100.00%	304,300.86	6.142%	85.15%	356	353	3	37.59%	701	20.99%	60.89%	8.36%	%91.6
Minimum: 0.00%															

Maximum: 77.63% WADTI: 37.58%

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FICO Scores	COUNT	OPB	%	AVG 0PB	WAC	CLTV	OTERM	WAM	AGE	DTI	FICO	FULL DOC%	STATED DOC%	NO RATIO%	NINA%
530 - 530	-	\$257,600.00	0.03%	257.600.00	8.950%	80.00%	360	355	S	31.83%	524	0.00%	100.00%	0.00%	0.00%
540 - 549	-	350,000.00	0.04	350,000.00	8.150	84.34	360	357	6	48.76	547	0.00	100.00	0.00	00.0
550 550	2	633,750.00	0.07	316,875.00	6.437	72.67	360	355	vo	38.92	554	0.00	100.00	0.00	00.0
570 - 579	4	1.170,000.00	0.14	292,500.00	6,610	77.25	360	357	6	38.86	575	25.99	74.01	0.00	0.00
580 - 589	26	6.301,600.00	0.74	242,369.23	7.080	84.40	360	357	6	41.33	584	34.84	65.16	0.00	0.00
500 - 500	76	6,358,674.00	0.75	244,564,38	6.804	81.72	360	358	7	42.03	594	30.53	69.47	0.00	00.00
609 - 009	42	14.115.800.00	1.67	336,090.48	6.810	81.84	360	358	7	42.29	909	29.92	70.08	0.00	00.0
610 - 619	23	5.691.171.00	0.67	247,442.22	6.780	87.33	360	357	m	38.68	614	35,29	64.71	0.00	00'0
620 - 629	108	30,214,951.00	3.57	279,768.06	6.581	87.45	354	352	7	38.94	624	16.30	74.47	1,36	7.86
630 - 639	134	36,106,758.00	4.27	269,453.42	6.534	82.34	348	346	7	37.90	634	24.89	57.97	9.60	10.54
640 - 649	142	38,933,452,00	4.60	274,179.24	6.402	85.62	356	353	6	39.64	645	15.87	69,10	4.90	10.12
650 - 659	165	47,451,854.00	5,61	287,586,99	6,360	87.04	352	350	ĸ	39.38	655	12.80	85'99	8.36	12.26
699 - (99)	179	54,284,865.00	6.42	303,267.40	6.331	89.27	357	355	m	38.92	999	11.03	71.17	9.50	8.30
629 - 029	175	55,360,276,00	6.54	316,344.43	6.214	89.98	358	355	e	38.47	675	18.14	66.47	10.37	5.01
689 - 689	245	75,838,860,00	8,96	309,546.37	6.114	87.17	356	353	6	38.82	684	12.67	90.69	8.83	9.45
669 - 069	182	54,842,834,00	6.48	301,334.25	6.191	85.06	357	354	£	36.50	694	14.00	61.44	12.07	12.49
700 - 709	188	58,966,048.00	6.97	313,649.19	6.044	86.86	359	356	£	37.59	704	13.70	66.44	9.23	10.62
710 - 719	150	50,961,147.00	6.02	339,740.98	6,049	82.99	357	355	9	37.52	714	15.21	49.56	17.10	18.13
720 - 729	167	53,939,581.00	6.38	322,991.50	5.901	82.06	357	355	7	35.79	724	21.61	61.65	5.71	11.03
730 - 739	147	45,939,314,00	5,43	312,512.34	5.878	87.48	359	356	7	36.48	735	22.02	02.09	8.88	8.40
740 - 749	142	38,639,591.00	4.57	272,109.80	5,937	87.56	359	357	7	37.14	744	31.43	53.52	7.44	19.2
750 - 759	126	38,828,293.00	4.59	308,161.06	5.924	83.56	349	347	7	37.05	755	21.65	58.77	12.21	7.37
692 - 092	114	39,197,104.00	4.63	343,834.25	5.865	82.32	359	356	7	34.84	765	35,22	43.90	7.39	13.49
622 - 022	110	32,524,071.00	3.84	295,673.37	5.830	83.37	357	355	7	37.02	774	36.20	46.58	9.07	8.15
780 - 789	88	30,256,962,00	3.58	343,829,11	5.880	80,55	356	353	7	32.30	784	43.27	40.94	6.03	9.75
790 - 799	53	17,339,003,00	2.05	327,151.00	5.885	80.94	344	342	e	36.07	793	40.43	46.07	2.37	11.13
608 - 008	30	8,072,042.00	0.95	269,068,07	5.881	77.81	343	341	7	32.72	804	30.03	45.37	98.6	14.74
810 - 819	10	3,380,788.00	0.40	338,078.80	5.993	91.59	360	357	6	37.69	813	34,90	58.79	0.00	6.31
Total:	2,780	\$845,956,389.00 100.00%	100.00%	304,300.86	6.142%	85.15%	356	353	3	37.59%	701	20.99%	%68'09	8.36%	9.76%
Minimum FICO: 524															

Minimum FICO: 524
Maximum FICO: 816
WA FICO: 701

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Loan to Value Ratio	COUNT	OPB	%	AVG 0PB	WAC	CLTV	OTERM	WAM	AGE	DTI	FICO	FULL DOC%	FICO FULL DOC% STATED DOC% NO RATIO%	NO RATIO%	NINA%
15.01% - 20.00%	4	\$1,354,900.00	0.16%	338,725.00	7.157%	18.20%	356	354	ю	20.23%	644	0.00%	75.75%	0.00%	24.25%
20.01% - 25.00%	3	521,500.00	90.0	173,833,33	5.751	23.99	278	276	7	35.69	780	0.00	55.81	44.19	0.00
25.01% - 30.00%	6	1,725,400.00	0.20	191,711.11	5.402	34.28	272	269	7	29.74	727	9.31	22.65	11.91	56.13
30.01% - 35.00%	10	2,453,073.00	0.29	245,307.30	6.020	32,33	310	308	7	32.53	119	5.05	39.64	16.36	38.96
35.01% - 40.00%	18	6,594,650.00	0.78	366,369.44	5,588	45.36	337	335	7	28.57	728	4.17	73.46	6.50	15.88
40.01% - 45.00%	19	7,842,690.00	0.93	412,773.16	5.812	45.25	343	341	7	28.14	715	0.00	55.31	12.77	31.92
45.01% - 50.00%	76	10,198,700.00	1.21	392,257.69	5.744	50.55	323	320	6	30.63	740	28.08	32.64	14.34	24.95
50.01% - 55.00%	49	21,474,750.00	2.54	438,260.20	5.887	55.18	354	352	7	35.64	723	27.09	31,36	13.53	28.02
55.01% - 60.00%	20	21,740,213.00	2.57	434,804.26	5.716	61.85	338	336	7	32.67	902	24.86	33.68	8.58	32,88
60.01% - 65.00%	113	45,036,344.00	5.32	398,551.72	5.811	65.68	350	347	e	32.84	208	15.45	26.87	7.93	49.74
65.01% - 70.00%	183	54,783,733.00	6.48	299,364.66	6.112	77.20	356	353	6	37.72	701	14.09	63.23	9.00	13.68
70.01% - 75.00%	170	58,295,860.00	6.89	342,916.82	6.194	79.51	355	352	6	37.34	705	23.97	57.74	9.70	8.59
75.01% - 80.00%	1,772	521,679,757.00	61.67	294,401.67	6.095	92.04	358	356	Ę	37.79	704	21.07	08.99	8.57	3.56
80.01% - 85.00%		19,239,070.00	2.27	326,085.93	6.597	84.88	360	358	7	41.26	642	28.65	97.63	2.75	96.0
85.01% - 90.00%	201	52,249,295.00	6.18	259,946.74	6.888	89.79	360	358	7	41.39	199	19.14	68.32	2.91	9.63
90.01% - 95.00%	.75	16,460,245.00	1.95	219,469.93	7.062	94.75	360	358	7	37.59	687	29.97	48.80	7.93	13.30
95.01% - 100.00%	19	4,306,209.00	0.51	226,642.58	6.297	71.66	360	358	2	39.35	723	91.55	3.86	0.00	4.60
Total:	2,780	\$845,956,389.00	100.00%	304,300.86	6.142%	85.15%	356	353	3	37.59%	701	20.99%	%68'09	8.36%	%92.6
Minimum: 16.00															
Maximum: 100.00							:								

Combined Loan To Value Ratio	COUNT	OPB	%	AVG 0PB	WAC	CLTV	OTERM	WAM	AGE	DTI	FICO	FULL DOC%	STATED DOC% NO RATIO%	NO RATIO%	NINA%
15.01% - 20.00%	6	\$1,328,500,00	0.16%	442,833.33	7.061%	16.79%	360	357	6	19.73%	644	0.00%	75.27%	0.00%	24.73%
20.01% - 25.00%	6	521,500,00	90'0	173,833.33	5.751	23.99	278	276	7	35.69	780	0.00	55.81	44.19	0.00
25.01% - 30.00%	7	965,400,00	0.11	137,914.29	5.441	26.33	240	238	'n	29.74	705	16.66	40.52	0.00	42.82
30.01% - 35.00%	10	2,453,073.00	0.29	245,307.30	6.020	32.33	310	308	7	32.53	1129	5.05	39.64	16.36	38.96
35.01% - 40.00%	16	5,198,650.00	0.61	324,915.63	5.708	38.42	331	329	7	25.55	728	5,29	55.65	8.25	30.81
40.01% - 45.00%	17	6,987,690.00	0.83	411,040.59	5.879	43,49	341	339	7	28.14	713	0.00	90.79	14.33	23.60
45.01% - 50.00%	24	9,687,200.00	1.15	403,633,33	5.746	47.59	328	325	ro	33,41	735	21.24	33,53	15.10	30.13
50.01% - 55.00%	47	19,581,300.00	2.31	416,623.40	5.871	52.77	350	348	7	34.94	720	27.96	31.07	10.23	30.74
55.01% - 60.00%	41	17,913,863.00	2.12	436,923.49	5.646	58.09	334	332	7	32.42	206	30.19	30.54	2.80	36.48
60.01% - 65.00%	109	44,003,744.00	5.20	403,704.07	5.770	63.71	350	347	7	32.71	707	15.27	29.63	8.58	46.52
65.01% - 70.00%	86	32,869,051.00	3.89	335,398.48	9.000	69.05	353	350	£	38.02	206	19.61	60.25	3.44	16.69
70.01% - 75.00%	114	41,529,292.00	4.91	364,292.04	9.00	73.52	353	351	٣	38.83	707	26.93	49.22	11.03	12.82
75.01% - 80.00%	473	157,333,439.00	18.60	332,628.84	6.087	79.48	356	353	٣	37.36	206	23.20	61.39	6.46	8.95
80.01% - 85.00%	83	31,747,820.00	3.75	382,503.86	6.345	84.15	360	357	6	39.26	999	29.34	27.00	3.38	10.28
85.01% - 90.00%	404	121,056,540.00	14.31	299,644.90	6.504	29.68	360	358	7	38.38	889	18.36	69.72	5.87	90.9
90.01% - 95.00%	427	110,154,574.00	13.02	257,973.24	6.406	94.77	360	357	7	36.93	669	24.12	58.03	12.89	4.96
95.01% - 100.00%	904	242,624,753.00	28.68	268,390.21	6.039	99.95	359	357	7	38.60	704	18.60	71.74	9.33	0.32
Total:	2,780	\$845,956,389.00 100.00%	100.00%	304,300.86	6.142%	85.15%	356	353	3	37.59%	701	20.99%	%68'09	8.36%	9.76%
Minimum: 16.39															
Maximum: 100.00															

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Geographic Concentration	COUNT	OPB	%	AVG 0PB	WAC	CLTV	OTERM	WAM	AGE	DTI	FICO	FULL DOC%	STATED DOC%	NO RATIO%	NINA%
Alabama	150	\$951,920.00	0.11%	190,384.00	6.481%	95.53%	360	358	7	34.97%	9//	36.80%	63.20%	0.00%	0.00%
Arizona	77	15,318,364,00	1.81	212,755.06	6,315	88.82	355	352	3	35.44	700	4.85	62.19	10.14	19.82
Arkansas	-	440,000.00	0.05	440,000.00	5.875	73.09	360	355	S	0.00	707	0.00	00'0	0.00	100.00
California	1.136	434,391,715.00	51.35	382,387.07	5.968	83.97	356	354	60	38.24	705	12.88	67.22	8.26	11.64
Colorado	39	10,841,170.00	1.28	277,978.72	6.505	91.58	360	357	æ	38.28	706	9.76	20.92	32.72	1.47
Connecticut	22	7,212,760.00	0.85	327,852.73	6.356	74.95	355	353	7	36.15	683	23.23	38.69	25.41	12.66
Delaware	7	439,610.00	0.05	219,805.00	6.975	84.01	360	358	7	40.26	644	0.00	40.11	0.00	29.89
Florida	234	50,507,505.00	5.97	215,844.04	299'9	87.99	357	354	7	35.97	869	18,63	60.23	8.36	12.77
Georgia	501	105,347,078.00	12.45	210,273.61	5.887	90.73	358	356	7	34.24	721	57.02	34.38	4.85	3.76
Hawaii	œ	2,798,750.00	0.33	349,843.75	6.216	86.27	360	357	6	32.58	705	9.01	75.85	0.00	15.13
Idaho	-	87,350.00	0.01	87,350.00	6.375	94.98	360	358	7	38.48	755	0.00	100.00	0.00	0.00
Illinois	7	1,409,071.00	0.17	201,295.86	6.993	94.92	354	352	7	39.27	738	3,39	59.24	37.38	0.00
Indiana	-	168,000.00	0.02	168,000.00	6.500	100.00	360	329	-	41.10	627	100,00	0.00	0.00	0.00
Kansas	-	91,200.00	0.01	91,200.00	6.625	80.00	360	356	4	0.00	629	0.00	00'0	100.00	0.00
Maine	4	587,100.00	0.02	146,775.00	6.378	87.30	360	358	7	40.49	731	63.44	36.56	0.00	00'0
Maryland	30	7,899,594.00	0.93	263,319.80	6,603	88.73	353	351	7	40.52	999	35.73	52.94	9.04	2.28
Massachusetts	S	17,432,470.00	2.06	328,914.53	6.603	78.38	358	356	e	38.79	689	34.68	53.12	2.82	9.38
Michigan	18	3,972,315.00	0.47	220,684.17	6.865	82.50	360	357	e	39.16	685	23.53	54.95	0.00	21.51
Minnesota	9	1,400,935.00	0.17	233,489.17	6.573	88.62	360	356	4	40.26	704	9.26	79.55	11.19	0.00
Mississippi	vo	474,150.00	90.0	94,830.00	6.591	96.20	360	358	7	32.46	738	59.80	40.20	0.00	0.00
Missouri	e	653,150.00	0.08	217,716.67	6.638	84.33	360	357	6	45.93	999	14.34	85.66	0.00	00.00
Nebraska	1	50,950.00	0.01	50,950.00	5.750	89.41	360	358	7	36.83	744	0.00	100.00	0.00	0.00
Nevada	84	20,884,806.00	2.47	248,628.64	6.141	88.83	360	357	6	38.30	704	11.32	62:89	10.40	12.39
New Hampshire	4	750,550.00	0.09	187,637.50	992.9	91.25	360	357	٣	33.59	648	30.95	49.20	0.00	19.84
New Jersey	205	66,587,330.00	7.87	324,816.24	995.9	83.19	349	347	7	38.97	8/9	23.64	67.55	5.17	3.64
New Mexico	10	1,301,313.00	0.15	130,131.30	6.378	92.08	360	357	က	37.28	675	22.60	60'99	11.31	0.00
New York	130	50,619,651.00	5.98	389,381.93	6.400	79.73	353	351	7	40.81	629	19.01	29.92	16.04	8.28
North Carolina	24	5,276,510.00	0.62	219,854.58	6.481	89.31	360	357	6	37.46	683	18.55	60.47	98.9	14.12
Ohio	10	1,139,650.00	0,13	113,965.00	6,265	82.25	309	306	7	31.21	684	24.18	38.51	0.00	37.31
Oregon	13	2,077,716.00	0.25	159,824.31	6.513	86,09	360	358	7	38.28	929	20.77	44.53	0.00	34.70
Pennsylvanía	19	3,786,813.00	0.45	199,305.95	8.678	89.36	360	358	7	35.08	673	31.44	55.82	0.00	12.74
Rhode Island	œ	2,092,900.00	0.25	261,612.50	6.710	85.59	360	358	7	38.05	629	21.52	78.48	0.00	0.00
South Carolina	13	3,674,525.00	0.43	282,655.77	6.494	69.35	360	357	m	26.71	869	24.78	75.22	0.00	0.00
Tennessee	ĸ	1,072,050.00	0.13	214,410.00	6.139	85.91	360	357	eo	30.70	737	48.92	41.28	08'6	0.00
Texas	34	5,476,185.00	9.65	161,064.26	6,489	91.07	350	347	m	39.47	289	8.90	67.85	6.74	16.51
Utah	6	315,550,00	0.04	105,183.33	6.711	88.90	360	358	7	22.88	702	000	100.00	0.00	0.00
Virginia	17	4,833,772.00	0.57	284,339.53	6,301	88.28	360	357	9	35.00	704	37.20	37.21	20.25	5.34
Washington	51	13,591,911.00	1.61	266,508.06	5.982	90.94	360	358	7	36.80	289	13.75	73.60	6.58	6.07
Total:	2.780	\$845.956.389.00 100.00%	100.00%	304,300,86	6.142%	85.15%	356	353	6	37.59%	701	20.99%	%68'09	8.36%	9.16%

75 Tr. 3 Tr. 12	TATION	aac	/6	AVC ODD	WAC	VT I	OTEDM	WAM	A D V	ITA	EICO	ETH I DOC'92	CTATED DOC"	NO PATIO%	NIN 4%
North-South CA	COOM	alo	0/	AVGOLD	100		CIENNI	-	200	110	2	יייייייייייייייייייייייייייייייייייייי	NOON TO LEGGE	NO INCHES	2/11/11
North CA	272	\$108,842,222.00	12.87%	400,155.23	5.983%	81.65%	356	353	6	37.62%	710	9.73%	65.43%	%65.6	15.25%
South CA	864	325,549,493.00	38.48	376,793.39	5.963	84.74	356	354	9	38.43		13.93	67.82	7.82	10.43
States Not CA	1,644	411,564,674.00	48.65	250,343.48	6.326	86.39	356	353	7	36.93	697	29.56	54.20	8,46	7.78
Total:	2,780	2,780 \$845,956,389.00 100.00%	100.00%	304,300.86	6.142%	85.15%	356	353	9	37.59%	701	20.99%	%68:09	8.36%	%91.6

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30349 58,705,191,00 30213 28 4,411,429,00 30319 4,310,556,00	25	%	AVG OPB	WAC	CLTV	OTERM	WAM	AGE	DTI	FICO	FULL DOC%	STATED DOC% NO RATIO%	NO RATIO%	NINA%
11.88	05.191.00	%29.0	167.799.74	6.061%	94.15%	360	358	7	37.01%	889	24.78%	45.13%	20.45%	9.65%
= = :	11.429.00	0.52	157,551.04	6.120	92.55	360	358	7	34.65	969	36.28	60.17	3.55	0.00
	0.556.00	0.51	391,868.73	5.247	82.33	360	358	7	30.41	742	79.10	20.90	0.00	0.00
2	53,600.00	0.48	337,800.00	5.874	94.57	360	357	6	39.30	694	7.01	84.89	8.10	0.00
01	94,900.00	0.42	359,490.00	5.847	81.66	339	337	7	38.39	714	65.47	34.53	0.00	0.00
2,685	80,713.00	97.39	306,845.70	6.150	85.03	356	353	٣	37.64	701	20.46	61.21	8.38	96.6
Total: 2,780 \$845,956,38	845,956,389.00 100.00%	00.00%	304,300.86	6.142%	85.15%	356	353	e	37.59%	701	20.99%	%68'09	8.36%	%91.6

Loan Purpose	COUNT	OPB	%	AVG 0PB	WAC	CLTV	OTERM	WAM	AGE	DTI	FICO	FULL DOC%	STATED DOC%	NO RATIO%	NINA%
Purchase	1.849	\$513,106,556.00	%59.09	277,504.90	6.143%	91.73%	358	356	6	37.94%	208	18.63%		5	7.14%
Refinance - Cashout	776	272,901,956.00		351,677.78	6.226	74.99	353	351	7	38.03	683	20.73	57.35	7.99	13.93
Refinance - Rate Term	155	59,947,877.00 7.09	7.09	386,760.50	5.753	75.03	349	346	7	32.56	720	42.39			13.23
Total:	2,780	\$845,956,389.00 100.00%	100.00%	304,300.86	6.142%	85.15%	356	353		37.59%	701	20.99%	%68.09	8.36%	%91.6

Document Type	COUNT	OPB	%	AVG 0PB	WAC	CLTV	OTERM	WAM	AGE	DTI	FICO	FULL DOC%	FULL DOC% STATED DOC% NO RATIO%	NO RATIO%	NINA%
No Income No Asset	271	\$82,613,773.00	9.77%	304,847.87	6.118%	%09'69	351	349	٣	0.00%	707	0.00%	0.00%	0.00%	100.00%
No Ratio	205	70,693,063.00	8.36	344,844.21	6.288	86.04	356	354	8	0.00	707	0.00	00.00	100.00	0.00
Stated Income Full Asset	1,041	325,522,941.00	38.48	312,702.15	6.085	80.68	358	355	æ	37.47	704	0.00	100.00	0.00	0.00
Full Documentation	612	177,604,748.00	20.99	290,203.84	5,904	85.03	355	353	7	36.45	713	100.00	00'0	0.00	00'0
Stated Documentation	651	189,521,864.00	22.40	291,124.22	6.418	84.95	355	353	7	38.84	829	0.00	100.00	0.00	0.00
Total:	2,780	\$845,956,389.00 100.00%	100.00%	304,300.86	6.142%	85.15%	. 356	353	6	37.59%	701	20.99%	%68'09	8.36%	%92.6

Property Type	COUNT	OPB	OPB %	AVG 0PB	WAC	CLTV	OTERM	WAM	AGE	DTI	FICO	FULL DOC%	STATED DOC%	NO RATIO%	NINA%
2-4 Family	182	\$63,150,861.00	7.47%	346,982.75	6.484%	81.31%	353	350	٣	40.73%	689	15.50%	73.62%	4	6.15%
Condo	293	77,133,315.00		263,253.63	6.107	89.32	359	357	e	36.30	711	22.06	64.16	7.28	6.50
PUD	802	206,902,999,00		257,983.79	6.147	90.16	357	355	7	36.74	704	26.02	53.57		8.98
Single Family Residence	1,503	498,769,214.00	58.96	331,849.11	6.102	82.91	355	353	7	37.70	700	19.44	18.19		11.05
Total:	2,780	\$845,956,389.00 100.00%	100.00%	304,300.86	6.142%	85.15%	356	353	3	37.59%	701	20.99%	%68'09	8.36%	%92.6

Occupancy	COUNT	OPB	%	AVG 0PB	WAC	CLTV	OTERM	WAM	AGE	DTI	DTI FICO	FULL DOC%	STATED DOC%	NO RATIO%	NINA%
Non-Owner Occupied	456	\$96,007,040.00	11.35%	210,541.75	6.529%	82.22%	357	354	e	35.72%	712	15.77%	%89'89	9.64%	5.91%
Owner Occupied	2,201	718,643,605.00	84.95	326,507.77	6.068	85.50	356	353	7	37.94	669	22.10	59.47	7.92	10.51
Second Home	123	31,305,744.00	3.70	254,518.24	6.650	86.01	359	357	٣	35.44	669	11.66			4.51
Total:	2,780	2,780 \$845,956,389.00 100.00%	100.00%	304,300.86	6.142%	85.15%	356	353	6	37.59%	701	20.99%	%68'09	8.36%	9.16%

The information herein has been provided solely by UBS Investment Bank. Neither the issuer of certificates now any of its affiliates makes any representation as to the accuracy or completenests of the information herein. The information herein is preliminary, and will be supersected by the appricable provided by the description of the morgage boan contained and by reference in the Prospectus Supplement relating to the Certificates and supersected by the applicable provided by UBS Investment Bank.

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Lien Position	COUNT	OPB	%	AVG 0PB	WAC	CLTV	OTERM WAM	WAM	AGE	DTI	FICO	FULL DOC%	FULL DOC% STATED DOC% NO RATIO%	NO RATIO%	NINA%
1	2,780	\$845,956,389.00	100.00%	304,300.86	6.142%	85.15%	356	353	3	37.59%	701	20.99%	%68.09	8.36%	%91.6
Total:	2,780	\$845,956,389.00	100.00%	304,300.86	6.142%	85.15%	356	353		37.59%	701	20.99%	%68.09	8.36%	%91.6

0		OFB	%	AVG 0PB	WAC	CLTV	OTERM	WAM	AGE	DTI	FICO	FULL DOC%	STATED DOC% NO RATIO%	NO RATIO%	NINA%
	742	\$244,665,179,00	28.92%	329,737,44	6.404%	83.68%	355	352	8	38.71%	695	22.02%	61.84%	8.06%	8.08%
	29	11,336,090,00	1.34	390,889,66	5.970	75.10	360	357	•	34.60	732	8.25	54.81	12.67	24.26
12	224	82,393,882.00	9.74	367,829.83	6.181	83.02	354	351		39.05	869	15.11	54.45	17.99	12.45
24	830	229,641,755.00	27.15	276,676.81	6.120	90.08	360	357		37.88	697	12.07	71.49	8.45	7.99
36	756	220,762,365.00	26.10	292,013.71	5.959	82,92	353	351	7	36.71	707	20.57	59.31	6.73	13.39
09	199	57,157,118.00	92.9	287,221.70	5.794	85.41	358	356	2	34.01	732	65.11	30.74	0.82	3.34
Total:	2,780	\$845,956,389.00 100.00%	100.00%	304,300.86	6.142%	85.15%	356	353	3	37.59%	701	20.99%	%68'09	8.36%	%91.6
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Prepayment Type	COUNT	OPB	%	AVG 0PB	WAC	CLTV	OTERM	WAM	AGE	ITQ	FICO	FULL DOC%	STATED DOC%	NO RATIO%	NINA%
12H	190	\$69,260,876,00	8.19%	364,530,93	6.244%	83.83%	355	352	6	39.60%	693	15.75%	55.92%	18.50%	9.84%
12M	70	7,517,916.00	0.89	375,895.80	5.826	77.11	360	357	ĸ	37.26	722	09'2	49.01	21.22	22.17
12S	14	5,615,090.00	99.0	401,077.86	5,881	81.00	334	331	ю	33.26	729	17.25	43.66	7.32	31.78
24H	594	167,397,054.00	19.79	281,813.22	9.00	90.94	360	357	7	37.96	889	11.68	73.37	8.03	6.92
24M	210	53,996,651.00	6.38	257,126.91	6.233	88.46	359	356	æ	37.96	701	13.34	65,31	11.06	10.29
24S	26	8,248,050.00	0.97	317,232.69	6.283	82.30	360	357	9	35.88	719	11.51	73.86	0.00	14.63
36H	618	175,090,778.00	20.70	283,318.41	5.949	83.26	353	351	7	36.76	206	20.59	57.40	7.80	14.22
36M	95	31,246,031,00	3.69	328,905.59	5.988	82.82	353	350	٤	37.61	709	20.62	65.77	7.60	11.00
368	43	14,425,556.00	1.71	335,478.05	800.9	78.96	360	357	E	34.25	721	20.15	68.58	2.78	8.49
H09	99	11,540,337.00	1.36	206,077.45	6.181	88.65	357	355	7	35.01	707	18.65	\$8'69	4.04	7.46
M09	27	5,690,184.00	0.67	210,747.56	6.280	85.66	354	351	6	40.59	709	23.01	64,46	0.00	12.53
S09	116	39,926,597.00	4.72	344,194.80	5.613	84.45	359	356	7	32.93	44	84.53	14.64	0.00	0.84
Н9	15	5,182,640.00	0.61	345,509.33	6.033	73.24	360	357	6	38.01	739	4.02	49.47	14.49	32.02
W9	11	5,055,000.00	09'0	459,545.45	5.891	74.05	360	358	7	30.15	731	14.37	57.03	13.57	15.02
89	6	1,098,450.00	0.13	366,150.00	6.041	88.72	360	357	9	43.25	701	00.0	08'69	0.00	30.20
No PPP	742	244,665,179.00	28.92	329,737.44	6.404	83.68	355	352	3	38.71	695	22.02	61.84	8.06	8.08
Total:	2,780	\$845,956,389.00 100.00%	100.00%	304,300.86	6.142%	85.15%	356	353	60	37.59%	701	20.99%	%68.09	8.36%	%91.6

Balloon Flag	COUNT	OPB	%	AVG 0PB	WAC	CLTV	OTERM	WAM	AGE	DTI	FICO	FULL DOC%	STATED DOC% NO RATIO%	NO RATIO%	NINA%
Not a Balloon Loan	2,780	\$845,956,389.00	%00.00	304,300.86	6.142%	85.15%	356	353	3	37.59%	701	20.99%	%68'09	8.36%	9.76%
Total:	2,780	\$845,956,389.00 100.00%	%00.00	304,300.86	6.142%	85.15%	356	353	3	37.59%	701	20.99%	%68'09	8.36%	%91.6

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Originator	COUNT	OPB	%	AVG 0PB	WAC	CLTV	OTERM	WAM	AGE	TLQ	FICO	FULL DOC%	STATED DOC%	NO RATIO%	NINA%
Alterna Mortgage	13	\$3,857,400.00	0.46%	296,723.08	7.190%	89.90%	360	358	7	41.37%	701	6.23%	84.70%	0.00%	%20.6
Avaris Capital	19	6,380,163.00	0.75	335,798.05	5.934	84.89	354	353	-	38.10	716	7.89	77.77	6.42	7.92
Equity Now. Inc.	16	9,746,150.00	1.15	609,134.38	6.512	75.04	342	338	3	41.01	694	14.51	0.00	85.49	00.0
Gateway Bank FSB	89	26,845,270.00	3.17	394,783.38	5.865	76,39	354	351	7	37.75	729	18.06	51.21	8.26	22.46
Heritage Plaza Mortvage, Inc.	23	5,917,750.00	0.70	257,293.48	6.011	74.86	360	356	4	43.43	206	12.78	82.97	0.00	4.26
Loan Center of California, Inc.	19	8,568,150.00	1.01	450,955.26	901.9	79.91	360	356	4	47.60	695	2.86	16.20	0.00	80.94
Mortgage Enterprise, Ltd.	9	2,425,150.00	0.29	404,191.67	7.126	87.42	360	356	4	41.34	695	12,35	35,92	0.00	51.72
Mylor Financial	-	398,000.00	0.05	398,000.00	7.300	80.00	360	358	7	49.28	629	00'0	100.00	0.00	00.0
Opteum	2,244	650,014,380.00	76.84	289,667.73	6.168	86.08	356	354	7	37.27	269	21.87	61.05	7.94	9.13
Pemmtek Mortgage Services	6	2,454,850.00	0.29	272,761.11	7.747	92.64	360	356	4	33.95	9/9	00'0	64.60	26.56	8,83
Provident Bank	166	65,331,075.00	7.72	393,560.69	9.000	85.28	358	354	3	38.23	709	22.54	77.46	0.00	00.0
Pro30 Funding	-	520,000.00	90'0	520,000.00	7.850	95.00	360	355	S	0.00	702	00'0	00'0	100.00	0.00
Ouicken Loans	•	3,650,475,00	0.43	456,309.38	6.545	75.70	360	356	4	44.26	669	46.78	40.20	0.00	13.02
Ouicken Loans, Inc.	-	152,000.00	0.02	152,000.00	6.375	80.00	360	354	9	42.60	299	100.00	0.00	0.00	00.0
Realty Mortgage Corp	64	16,511,305.00	1.95	257,989.14	5.564	77.55	359	354	8	36.90	721	19.20	74.43	0.00	6.37
Shearson Mortgage	S	1,924,000.00	0.23	384,800.00	6.244	86.55	360	356	4	36.28	684	20.83	79.17	0.00	00.0
Stearns Lending, Inc.	92	33,105,771.00	3.91	359,845.34	6.005	84.25	360	356	4	38.46	723	16.65	47.82	21.04	14.48
Sun West Mortgage Co.	25	8,154,500.00	96.0	326,180.00	6.049	81.51	344	341	9	42.05	721	17.55	65.83	0.00	16.62
Total:	2,780	\$845,956,389.00 100.00%	100.00%	304,300.86	6.142%	85.15%	356	353	3	37.59%	701	70.99%	%68'09	8.36%	9.76%

Gross Rate-ARMS	COUNT	OPB	%	AVG 0PB	WAC	CLTV	OTERM	WAM	AGE	DTI	FICO	FULL DOC%	STATED DOC% NO RATIO%	NO RATIO%	NINA%
3.501% - 4.000%	1	\$274,899.00	0.04%	274,899.00	3.875%	80.00%	360	355	ĸ	29.97%	707	0.00%	100.00%	0.00%	%00'0
4.001% - 4.500%	90	2,269,585.00	0.34	283,698.13	4.418	77.63	360	356	4	29.26	726	12.27	68.22	0.00	19.51
4.501% - 5.000%	78	26,795,359.00	4.04	343,530.24	4.900	84.01	360	357	3	35.70	729	32.44	53.68	5.76	8.13
5.001% - 5.500%	299	87,074,047.00	13.13	291,217.55	5,358	86.26	360	358	7	35.56	724	39.59	48.78	2.69	8.94
5.501% - 6.000%	902	209,577,729.00	31.60	296,852.31	5.834	87.84	360	357	e	38.02	708	19.43	64.04	8.29	8.24
6.001% - 6.500%	644	175,186,624.00	26.42	272,028.92	6.311	90.20	360	357	3	38.10	069	11.95	72.67	68.6	5.50
6.501% - 7.000%	401	99,674,276,00	15.03	248,564.28	6.794	89.25	360	358	7	39.14	LL	12.00	20.02	8.53	8.82
7.001% - 7.500%	154	36,248,663.00	5.47	235,380.93	7.288	89.71	360	358	71	38.36	629	10.03	63.89	9.72	16.37
7.501% - 8.000%	75	18,199,749.00	2.74	242,663.32	7.764	90.27	360	358	7	39.56	658	6.44	89'89	71.6	15.11
8.001% - 8.500%	76	5,399,182.00	0.81	207,660.85	8.299	89.94	360	358	7	38.26	655	0.00	83.28	10.89	5.82
8.501% - 9.000%	7	1,793,850.00	0.27	256,264,29	8.752	83.86	360	357	e	43.84	651	00'0	100.00	0.00	0.00
9.001% - 9.500%	2	272,200.00	0.04	136,100.00	9.293	98.05	360	357	6	47.92	618	0.00	86'09	0.00	39.02
9.501% - 10.000%	-	400,000.00	90'0	400,000.00	9.875	94.12	360	359	-	45.16	609	100,00	0.00	0.00	0.00
Total:	2,402	\$663,166,163.00 100.00%	100.00%	276,089.16	6.162%	88.46%	360	357		37.82%	869	18.44%	65.25%	7.99%	8.33%
Maximum: 9.8/5%															_

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	COUNT	OPB	%	AVG 0PB	WAC	CLTV	OTERM WAM AGE	WAM	AGE	DTI	FICO	FULL DOC%	FULL DOC% STATED DOC%	NO RATIO%	NINA%
	12	89,677,350.00	5.29%	806,445.83	4.947%	67.87%		314	7	31.32%	746	5.33%	57.73%	9.36%	27.58%
	3	22,407,102.00	12.26	422,775.51	5,413	63.45		315	7	33.79	738	24.84	39.90	3.97	31.29
	146	71,518,559.00	39.13	489,853.14	5.859	71.65		342	7	35.36	718	38.86	40.81	7.54	12.79
	103	47,661,303.00	26.07	462,731.10	6.310	76.02		346	m	40.28	704	36.03	45.49	7.05	11.43
	47	23,006,862,00	12.59	489,507.70	6.794	80.17		346	6	38.27	089	16.95	49.33	24.84	8.88
	9	5.789.350.00	3.17	578,935.00	7.300	78.66		357	6	31.09	683	0.00	73.92	17.87	8.20
	v	2,335,300,00	1.28	467,060.00	7.796	87.05		357	ю	43.18	299	17.15	38.48	19,46	24.91
	-	368,000,00	0.20	368,000.00	8.375	95.00	360	356	4	27.50	650	0.00	100.00	0.00	0.00
1.501% - 12.000%	-	26,400.00	0.01	26,400.00	12.000	90.00	ŀ	177	€	39.17	631	0.00	100.00	0.00	0.00
	378	\$182,790,226.00 100.00%	100.00%	483,572.03	%890'9	73.12%	341	339	7	36.64%	111	30.27%	45.04%	9.71%	14.98%
Minimum: 4.750%															

Minimum: 4.750% Maximum: 12.000%

Gross Margin	COUNT	OPB	%	AVG 0PB	WAC	CLTV	OTERM	WAM	AGE	DTT	FICO	FULL DOC%	STATED DOC%	NO RATIO%	NINA%
1.001% - 1.250%	1	\$150,400.00	0.02%	150,400.00	4.250%	80.00%	360	354	9	40.61%	629	100.00%	0.00%	0.00%	%00.0
2.001% - 2.250%	1,004	255,227,243.00	38.49	254,210.40	6.013	87.49	360	358	7	36.38	716	29.37	53.70	8.67	8.26
2.251% - 2.500%	134	41,738,010.00	6.29	311,477.69	6.098	88.80	360	357	8	38.54	969	14.17	67.13	5.12	13.58
2.501% - 2.750%	130	39,991,745.00	6.03	307,628.81	6.231	90.71	360	357	3	36.71	869	12.58	67.19	13.22	7.01
2,751% - 3,000%	475	143,080,146.00	21.58	301,221.36	6.030	92.06	360	358	7	38.53	869	6.37	78.05	9.19	6.39
3.001% - 3.250%	217	54,747,207.00	8.26	252,291.28	6.083	86.97	360	357	က	35.85	705	8.32	68.85	12.14	10.70
3.251% - 3.500%	29	11,366,000.00	1.71	391,931.03	6.189	81.05	360	356	4	41.57	693	4.27	34.73	0.00	61.00
3.501% - 3.750%	4	15,437,579.00	2.33	350,854.07	6.235	86.77	360	357	ĸ	36.53	669	7.13	62.29	15.74	9.55
3.751% - 4.000%	15	5,114,755.00	0.77	340,983.67	6.745	82.81	360	357	e	42.51	869	7.13	69.21	12.72	10.93
4.001% - 4.250%	7	2,113,600.00	0.32	301,942.86	6.719	93.83	360	357	3	39.74	701	18.93	71.99	0.00	80.6
4.251% - 4.500%	9	2,234,000.00	0.34	372,333.33	5.565	92.50	360	356	4	37.24	692	42.73	57.27	0.00	00'0
4.501% - 4.750%	7	2,469,000.00	0.37	352,714.29	5.681	84.16	360	358	7	43.02	199	33.28	66.72	0.00	00.0
4.751% - 5.000%	24	6,695,450.00	1.01	278,977.08	6.305	86.78	360	357	9	41.88	689	21.21	48.49	7.78	22.53
5.001% - 5.250%	33	10,470,837.00	1.58	317,298.09	6.132	87.75	360	358	7	38.97	657	18.31	81.69	0.00	0.00
5.251% - 5.500%	4	12,880,400.00	1.94	292,736.36	6.367	83.01	360	357	m	39.81	648	26.30	73.70	0.00	0.00
5.501% - 5.750%	46	12,455,950.00	1.88	270,781.52	6.585	83.68	360	358	7	42.15	639	27.66	72.34	0.00	00.0
5,751% - 6,000%	09	15,671,365.00	2,36	261,189.42	6.846	86.45	360	357	۳	41.49	639	17.54	82.46	00'0	00.0
6.001% - 6.250%	28	6,954,950.00	1.05	248,391.07	7.102	89.46	360	358	7	39.33	628	17.94	82.06	0.00	0.00
6.251% - 6.500%	23	5,716,105.00	0.86	248,526.30	7.181	86.12	360	358	7	41.81	632	11.93	88.07	0.00	00.0
6.501% - 6.750%	39	9,574,121.00	1.44	245,490.28	7.270	84.98	360	358	7	41.25	628	20.06	79.94	0.00	00.0
6.751% - 7.000%	17	4,256,350.00	0.64	250,373.53	7.490	91,34	360	357	9	40,33	632	13.47	86.53	0.00	00.0
7.001% - 7.250%	7	2,202,600.00	0.33	314,657.14	8.219	88.29	360	358	7	47.45	619	49.52	50.48	0.00	0.00
7.251% - 7.500%	4	958,900.00	0.14	239,725.00	8.282	86.85	360	358	7	46.33	610	0.00	100.00	0.00	00.0
7.501% - 7.750%	\$	998,900.00	0.15	199,780.00	8.607	87.68	360	358	7	39.22	636	0.00	100.00	0.00	0.00
7.751% - 8.000%	2	494,550.00	0.07	247,275.00	8.902	84.81	360	357	8	39.33	620	0.00	100.00	00'0	00.0
8.251% - 8.500%	-	166,000.00	0.03	166,000.00	9.400	100.00	360	355	3	47.92	581	0.00	100.00	0.00	00.00
Total:	2,402	\$663,166,163.00 100.00%	100.00%	276,089.16	6.162%	88.46%	360	357	3	37.82%	869	18.44%	65.25%	7.99%	8.33%
Minimum: 1.250% Meximum: 8.400%															
Weighted Average: 3.098%															

The information herein has been provided solely by UBS Investment Bank. Neither the issue of certificates nor any of its affiliates makes any representation at to the accuracy or completeness of the information herein. The information contained herein will be superseded by the description of the mortgage boars contained and/or incorporated by reference in the Prospectus Supplement relating to the Certificates and superseder all information contained in any contained the accordance in the prospectus supplement relating to the Certificates and superseder all information contained in any collection of the mortgage pool previously provided by UBS Investment Bank.

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Minimum Rate	COUNT	OPB	%	AVG 0PB	WAC	CLTV	OTERM	WAM	AGE	DTI	FICO	FULL DOC%	FULL DOC% STATED DOC% NO RATIO%	NO RATIO%	NINA%
1.001% - 2.000%	1	\$150,400.00	0.01%	150,400.00	4.250%	80.00%	360	354	9	40.61%	629	100.00%		0.00%	%00.0
2,001% - 3,000%	1.743	480,037,144.00	72.39	275,408.57	6.043	89.23	360	358	~	37.24	708	19.80		8.89	8.06
3.001% - 4.000%	305	86,665,541.00	13.07	284,149.31	6.163	85.91	360	357	ť	36.80	702	7.50	64.17	11.22	17.10
4.001% - 5.000%	21	6,485,000.00	0.98	308,809.52	6.590	92.63	360	357	E	39.61	710	98'6		8.02	26.21
5.001% - 6.000%	39	11,884,150.00	1.79	304,721.79	5.764	85,22	360	357	£	41.15	658	38.64		00'0	0.00
6.001% - 7.000%	199	54,646,007.00	8.24	274,603.05	965.9	85.50	360	358	7	40.74	642	21.65		0.00	0.00
7.001% - 8.000%	78	19,493,021,00	2.94	249,910.53	7.505	89.58	360	358	7	41.02	631	16.15		0.00	0.00
8.001% - 9.000%	41	3,238,900.00	0.49	231,350.00	8.467	87.13	360	358	7	43.76	919	0.00		0.00	0.00
9.001% - 10.000%	2	266,000.00	0.09	283,000.00	9.736	95.84	360	358	7	45.97	109	70.67		0.00	0.00
Total:	2,402	\$663,166,163.00 100.00%	100.00%	276,089.16	6.162%	88.46%	360	357	6	37.82%	869	18.44%	65.25%	7.99%	8.33%
Minimum: 1.250%															
Maximum: 9.875%															
Weighted Average: 3.214%															

Maximum Rate	COUNT	OPB	%	AVG 0PB	WAC	CLTV	OTERM	WAM	AGE	DTI	FICO	FULL DOC%	STATED DOC% NO RATIO%	NO RATIO%	NINA%
9.001% - 10.000%	26	\$9,869,408.00	1.49%	379,592.62	4.923%	81.59%	360	357	٣	35.39%	746	64.90%	28.41%	0.00%	%69.9
10.001% - 11,000%	468	130,870,212.00	19.73	279,637.21	5.589	87.25		357	3	36.88	715	26.52	63.18	3,39	6,91
11.001% - 12.000%	1,054	292,559,379.00	44.12	277,570.57	5.980	88.86	360	357	3	37.21	707	18.59	64,31	9.39	7.70
12.001% - 13.000%	999	182,005,144.00	27.44	274,104.13	6.582	88.97		357	6	39,18	878	12.63	68.93	10.07	8.37
13.001% - 14.000%	155	37,948,662.00	5.72	244,830.08	7.522	89.81		358	7	39.04	663	8.11	71.93	98.9	13.10
14,001% - 15,000%	23	5,622,400.00	0.85	244,452.17	8.142	87.84		358	7	43.55	679	5.07	92.84	2.10	0.00
15.001% - 16.000%		672,200.00	0.10	224,066.67	9.639	95.71		358	7	45.97	613	59.51	24.70	0.00	15.80
16,001% - 17,000%	-	676,000.00	0.10	676,000.00	4.875	80.00		355	ĸ	00'0	629	0.00	0.00	00'0	100.00
17.001% - 18.000%	60	1,429,250.00	0.22	476,416.67	5.784	76,49		355	ĸ	0.00	705	0.00	0.00	0.00	100.00
18.001% - 19.000%	5	1,513,508.00	0.23	302,701.60	6.588	79.21		356	4	44.54	229	0.00	62.73	0.00	37.27
Total:	2,402	\$663,166,163.00 100.00%	100.00%	276,089.16	6.162%	88.46%	360	357	3	37.82%	869	18.44%	65.25%	7.99%	8.33%
Minimum: 9.625%															

Maximum: 18.750% Weighted Average: 11.817%

Next Rate Reset Date	COUNT	OPB	%	AVG 0PB	WAC	CLTV	OTERM \	WAM A	AGE	DTI	FICO F	FULL DOC% ST	STATED DOC% N	NO RATIO%	NINA%
2005-10-01	21	87.396.001.00	1.12%	352,190,52	5.187%	81.30%	360	355	'n	31.82%	716	1.73%	49.39%	9.77%	39.11%
2005-11-01	70	7,792,026.00	1.17	299,693.31	5.755	89.49	360	356	4	39.91	707	7.12	62.75	4.25	25.89
2005-12-01	33	10,982,525.00	1.66	332,803.79	6.028	88.54	360	357	က	36.21	711	10.78	48.31	25.37	15.54
2006-01-01	13	5,245,733.00	0.79	403,517.92	5.867	71.24	360	358	7	31.91	902	8.54	73.57	15.54	2.35
2006-02-01	-	447,200.00	0.07	447,200.00	5.250	95.00	360	359	1	31.31	733	0.00	100.00	0.00	0.00
2006-03-01	14	337,600.00	0.05	168,800.00	4.458	80.00	360	354	9	25.57	715	44.55	55.45	0.00	0.00
2007-02-01	~	653,500.00	0.10	326,750.00	6.153	75.83	360	353	7	45.89	609	0.00	100.00	0.00	0.00
2007-03-01	74	656,500,00	0.10	328,250.00	6.563	81.45	360	354	9	44.77	681	0.00	100.00	0.00	0.00
2007-04-01	39	10,872,325.00	1.64	278,777.56	6,205	80.29	360	355	S	39.76	222	19.24	66.42	6.87	4.46
2007-05-01	98	23,218,467.00	3.50	269,982.17	6.343	85.93	360	356	4	40.69	829	16.53	71.44	4.56	7.46
2007-06-01	331	90,750,348.00	13.68	274,170.24	6.259	90.81	360	357	9	38.95	829	12.43	74.91	8.69	3.98
2007-07-01	323	86,800,281.00	13.09	268,731.52	6.269	91.45	360	358	7	38,98	682	12.08	20.96	9.31	7.65
2007-08-01	221	63,775,979.00	9.62	288,579,09	6,344	90.76	360	359	-	39.71	681	7.30	84.51	4.90	3.29
2007-11-01	7	106,524.00	0.02	106,524.00	4.625	91.05	360	350	10	32.97	865	0.00	100.00	0.00	0.00
2008-02-01	-	89,250.00	0.01	89,250.00	7.586	85.00	360	353	7	31.21	589	00'0	100.00	0.00	0.00
2008-04-01	13	3,472,007.00	0.52	267,077.46	5.976	79.12	360	355	ĸ	40.27	714	21.34	63.55	4.51	10.60
2008-05-01	45	15,027,350.00	2.27	333,941.11	961.9	83.02	360	356	4	39.12	711	15.67	50.91	16.52	16.89
2008-06-01	09	19,919,655.00	3.00	331,994.25	6.208	86.42	360	357	٣	40.20	869	17.31	58.37	12.21	12.11
2008-07-01	44	10,378,156.00	1.56	235,867.18	6.009	87.96	360	358	7	37.98	694	22.59	69.52	1.82	6.07
2008-08-01	21	4,924,404.00	0.74	234,495.43	6.181	89.99	360	359	-	36.29	695	34.07	57.73	4.81	3.40
2010-03-01	7	511,600.00	0.08	255,800.00	5.936	78.71	360	354	9	42.60	695	29.71	0.00	70.29	0.00
2010-04-01	30	6,604,671.00	1,00	220,155.70	6.049	82.22	360	355	ĸ	40.78	720	27.75	64.29	3.11	4.85
2010-05-01	105	31,390,467.00	4.73	298,956.83	6.210	87.72	360	356	4	37.13	703	15.04	52.40	9.41	23.15
2010-06-01	367	101,188,244.00	15.26	275,717,29	6.082	88.23	360	357	£	37.20	713	21.49	65.08	6.12	7.31
2010-06-30	-	449,000.00	0.07	449,000.00	5.875	68.57	360	358	7	39,39	683	0.00	100.00	0.00	0.00
2010-07-01	294	72,549,145.00	10.94	246,765.80	6,160	89.52	360	358	7	35.92	208	18.09	62.30	9.23	10.38
2010-08-01	212	50,822,851.00	2.66	239,730.43	6.231	89,34	360	359	-	37.04	705	26.42	57.02	6.39	10.16
2012-05-01	4	1,285,800.00	0.19	321,450.00	5.671	77.23	360	356	4	35.33	720	63.77	36.23	0.00	0.00
2012-06-01	34	11,667,900.00	1.76	343,173.53	9.676	83.56	360	357	ဗ	33.87	734	44.76	55.24	0.00	0.00
2012-07-01	16	7,094,996.00	1.07	443,437.25	6.025	80.85	360	358	7	36.05	741	37.00	42.64	20.37	0.00
2012-08-01	18	5,278,200.00	0.80	293,233.33	5.606	92.08	360	359	1	35.42	726	63.63	25.08	9.21	2.08
2015-06-01	22	7,770,158.00	1.17	353,189.00	5.687	81.96	360	357	9	28.97	160	91.39	8.61	0.00	0.00
2015-07-01	10	3,169,800.00	0.48	316,980.00	5.676	79.81	360	358	7	31.48	743	70.03	29.97	0.00	0.00
2015-08-01	7	537,500.00	0.08	268,750.00	5.413	68.69	360	359	-	23.04	737	100.00	0.00	0.00	0.00
Total:	2,402	\$663,166,163.00	100.00%	276,089.16	6.162%	88.46%	360	357	6	37.82%	869	18.44%	65.25%	7.99%	8.33%
Minimum: 20051001															

Maximum: 20150801
Weighted Average: 20081225

Initial Rate Cap	COUNT	OPB	%	AVG 0PB	WAC	CLTV	OTERM WAM AGE	WAM	AGE	DTI	FICO	DTI FICO FULL DOC%	STATED DOC%	NO RATIO%	NINA%
1.000%	87	\$28,286,959.00	4.27%	325,137.46	5.725%	85.84%	360	357	m	34.58%	713	8.21%	62.31%	13.93%	15.55%
1,500%	4	1,094,500.00	0.17	273,625.00	6.472	90.49	360	357	e	33.66	648	26.35	73.65	0.00	0.00
2.000%	54	17,468,259.00	2.63	323,486.28	6.061	90.39	360	357	33	39,94	705	32,33	47.75	11.76	8.16
3,000%	1,104	303,424,443.00	45.75	274,840.98	6.283	89,54	360	358	7	39.22	681	11.54	75.03	7.87	5.56
2.000%	935	237,693,142.00	35.84	254,217.26	6.174	89.48	360	358	7	36.75	706	21.34	64.52	99'9	7.48
%000%	218	75,198,860.00	11.34	344,948.90	5.823	81.34	360	357	3	35.75	732	37.63	33.14	9.64	19.60
Total:	2,402	\$663,166,163.00 100.00%	100.00%	276,089.16	6.162%	88.46%	360	357	3	37.82%	869	18.44%	65.25%	7.99%	8.33%
Minimum: 1.000% Maximum: 6.000%															
Weighted Average: 3.943%															

Periodic Rate Cap	COUNT	OPB	%	AVG 0PB	WAC	CLTV	CLTV OTERM WAM AGE	WAM	AGE	DTI	FICO	FULL DOC% S	FICO FULL DOC% STATED DOC% NO RATIO% NINA%	RATIO%	NINA%
1.000% 2.000%	2,401 1	\$662,646,163.00 99.92% \$20,000.00 0.08	99.92% 0.08	275,987.57 520,000.00	6.161% 7.850	88.45% 95.00	360	357 355	60 NO	37.82% 0.00	698 702	18.45% 0.00	65.30% 0.00	7.91%	8.33%
Total:	2,402	\$663,166,163.00 100.00%	100.00%	276,089.16 6.162% 88.46%	6.162%	88.46%	360	357	6	3 37.82%	869	18.44%	65.25%	7.99%	8.33%
Minimum: 1.000% Maximum: 2.000% Woishful Average: 1.001%															

PMI	COUNT	OPB	%	AVG 0PB	WAC	CLTV	OTERM	WAM	AGE	DTI	FICO	FULL DOC%	STATED DOC%	NO RATIO%	NINA%
GEMICO	7	\$683,518.00	0.08%	341,759.00	7.299%	91.40%	360	356	4	0.00%	681	0.00%	0.00%	0.00%	100.00%
MGIC	3	889,450.00	0.11	296,483,33	6,358	90.00	360	357	m	39.43	674	51.89	48.11	0.00	0.00
MI (Company Unknown at Bid)	1	114,000.00	0.01	114,000.00	7,375	95.00	360	329	-	32,66	735	0.00	100.00	0.00	0.00
No MI	2,638	814,783,811.00	96.32	308,864.22	6.122	84.87	356	353	65	37.60	701	20.66	61.87	8.27	9.20
PMI Mortgage Insurance	41	9,276,503.00	1.10	226,256.17	6.837	91.06	360	358	7	40.09	208	13.18	30,34	12.89	43.59
Radian Guaranty	14	2,963,476.00	0.35	211,676.86	6.779	88.96	357	355	7	37.24	683	2.96	13.51	17.79	60.74
Triad Guaranty Insurance Co.	€	771,261.00	0.0	257,087.00	6.525	96.18	360	358	7	40.21	689	69.59	0.00	0.00	30.41
United Guaranty	78	16,474,370.00	1.95	211,209.87	6.524	93.77	360	358	7	35.93	717	41.19	43.87	9.87	2.07
Total:	2,780	\$845,956,389.00 100.00%	%00.001	304,300,86	6.142%	85.15%	356	353	6	37.59%	701	20.99%	%68:09	8.36%	%92.6

Interest Only Terms	COUNT	OPB	%	AVG 0PB	WAC	CLTV	OTERM	WAM	AGE	DTI	FICO	FULL DOC%	STATED DOC%	NO RATIO%	NINA%
0	483	\$140,110,511.00	16.56%	290,083.87	6.324%	77.15%	338	336	7	39.43%	982	22.22%	58.45%	4	14.97%
24	6	2,728,017.00	0.32	303,113.00	6.412	90.27	360	356	4	41.18	710	14.66	70.63		14.71
36	22	7,859,300.00	0.93	357,240.91	6.295	90.64	360	357	6	39,36	682	17.76	58.48		15.48
09	769	91,240,066.00	10.79	339,182,40	6.243	86.57	360	357	٣	39,01	684	21.77	75.26		2.53
84	16	5,792,150.00	89.0	362,009.38	5.699	87.07	360	357	6	35.39	724	15.01	84.99	0.00	0.00
120	1,981	598,226,345.00	70.72	301,982.00	6.085	89.98	359	357	7	36.87	707	20.72	29.02		9.65
Total:	2,780	\$845,956,389.00 100.00%	100.00%	304,300.86	6.142%	85.15%	356	353	3	3 37.59%	701	20.99%	%68:09	8.36%	%91.6

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We need these matri	ices in addition	n to strats	· [8]								
Aggregate Loans		. <u> </u>	Max LTV :	% Full Doc		6 Owner Occ		VAC M	ARGIN %	Second Lien (Simultan	Class)
520 539. 540 566.	% of total deal A 0.03% 0.09% 0.11%	76.9 76.9 76.9 77.2	27	80.00 85.00 84.44	0.01 0.00 0.03	0.03 0.09	0.00 0.00 0.00	5,75 7,05 8,61	7.95 6,25 5.77	Second Cen (Sendan	0.00 0.00 0.00
580 599,	1.33%	79.8	5 6	100,00	0,46	0,11 1,30	0.49	6.02	5.77 6.18 5.78		2.21
600 619. 620 639. 640 659.	2,03% 8,00% 10,73%	82.0 78.1 75.1	11	95.00 95.00 95.00	0.67 1.74 1.63	1,63 7,22 9,07	1.17 5.20 8.01	6.78 6.57 6.43	3.90 3.32		1.92 39.67 49.07
660 679. 680 699.	13.07% 15.63%	78.7 78.0	70 0 9	99.98 100,00	2.11 2.15	11,26 13,12	10,54 12,58 10,08	6.31 6.23	2,99 2,81		55.00 53.06 46.33
700 719. 720 739. 740 759.	12.49% 11.79% 9.44%	75.5 74.6 75.6	90 y	100.00 100.00 100.00	1.92 2.90 2.52	10.39 9.58 7.57	10.06 9.62 7.59	. 8.11 5,97 8,02	2.69 2.74 2.70		48.33 50.22 54.37
750 779. 780 799.	8.35% 5.59%	73.5 72.4	53 45	100.00 100.00	2.52 2.77 2.38	6.58 4.35	6.52 4.09	5.94 5.95	2.63 2.54		48.74 42.58
>= 800. Total:	1.32% 100.00%	72.1 75.5	18	95.00 100.00	0.43 21.69	1.09 83.68	0.98 78.84	5.96 6.20	2.60 3.10		48.76 48.17
IO Loens FICO	% of total deal A	wa LTV	Max LTV	% Full Doc		Owner Occ WA				Simultaneous or Silent)	
580 599. 600 619.	0.49% 1.17%	82.0 82.8	× 0	100.00 95.00	0.23 0.81	0.84 1.49	5.89 5.70	6.1B 5.68	5.99 0.74		
620 639. 640 659. 660 679.	5.20% 8.01% 10.54%	77.9 76.8 77.1	31	95.00 95.00 99.96	1.33 1.61 2.00	6.08 9.05 11.95	6.59 6.37 6.30	3.58 3.20 2.68	52.63 58.74 62.38		
680, - 599. 700 719.	12,58%	76.7 75.6	75	100.00 100.00	2.42	13.97 10.96	6.19 6.07	2.73 2.60	59.94 55.64		
720 739. 740 759.	9.62% 7.59%	75.7 76.5	72 38	100.00 100.00	2.84 2.50	10,25 8.08	5.95 5.98	2.70 2.84	54.35 60.65		
760 779. 780 799. >= 800.	6.52% 4.09% 0.98%	74.5 75.1 74.3	16 (100.00 100.00 95.00	3.25 2.33 0.46	7.10 4.26 1.01	5.92 5.93 5.86	2,62 2,53 2,49	53.61 46.69 56.61		
Total:	76.64%	78.4		100.00	21.72	84.83	6,16	2.92	55.93		
			1								
If the deal has deep MI - we v For Non-MI Loans-only By LTV Bucket	want the following:	Ave FICO	%<550 FIC	:O %full o		Name and a					
<=50% LTV 51%-80%	No of Exam cases	AND FICO	#4330 FIC		œ	MATERIAL CHANNEL					
61%-70% 71%-80%			· ·								
81%-85% 86%-90% 91%-95%											
98%-100%											
We needs strats bro We also need this fo				Total IO Loans sepa	rately						
Original Principal Balances of ?			į	:							
Range (5)	Number of Louis	Aggregate Original Principal Balance	% of Aggregate Prits as of Cut-of	Date AVG CURREN	IT BALANCE V	VA GROSS CPN W		WA FICO			
25,000.01 - 50,000.00 50,000.01 - 75,000.00	19 68 223	\$841,824.00 \$4,431,436.00 \$20,023,714.00	0.08 0.41 1.87	\$44,3 \$65,1 \$89.7	06.53 58.18	7.130 6.807 6.570	72.84 \$4.15 \$4,79	709 704 697			
100,000.01 - 125,000.00 125,000.01 - 150,000.00	360 414	\$40,998,897.00 \$57,052,029.00	3.8 2 5.3 2	\$113,5 \$137,5	85.83 06.83	6,585 6.411	84,79 87,31 87,71	702 704			
150,000.01 - 175,000.00 175,000.01 - 200.000.00	338 316	\$54,713,571.00 \$59,283,777.00	5.10 5, 52	\$161,6 \$187,6	06.89	6.382 6.362	86.52 84.99	699 695			
200,000.01 - 225,000.00 225,000.01 - 250,000.00 250,000.01 - 275,000.00	264 243 227	\$56,124,566.00 \$57,984,228.00 \$59,512,381.00	5.23 5.40 5.55	\$212.5 \$238.6 \$262.1	18.22	6.264 6.161 6.237	85,06 84,20 84,85	692 698 695			
275,000,01 - 300,000,00 300,000,01 - 333,700,00	227 216	\$65,442,007.00 \$68,494,898.00	6.10 6.38	\$288,2 \$317,1	90.78	6.155 6.111	83.64 84.97	698 699			
333,700.01 - 350,000.00 350,000.01 - 600,000.00	110 790 162	\$37,630,705,00 \$347,079,213,00 \$117,122,249,00	3.51 32.34 10.91	\$342.0 \$439.3	97,32 40.78	6.155 6.126 6.103	84.91 84.84 80.44	689 701 713			
600,000,01 - 1,000,000,00 1,000,000,01 >= Total:	18 3,995	\$26,454,650.00 \$1,073,190,145.00	2.47	\$722,5 \$1,469,	702.78	5.820 6.204	61.66	722			
			•								
Principal Balances of Mortgage		te Aggregate Principal Balance as o	· % of Aggregate Priz	ncipal Balance							
Range (S) 25,000.01 - 50,000.00	Number of Loans 19	Cut-off Date \$838,521.97	as of Cut-off 0.08	Date AVG CURREN	T BALANCE W	7.128	72.83	709			
50,000,01 - 75,000,00 75,000,01 - 100,000,00 100,000,01 - 125,000,00	69 222 362	\$4,490,959,93 \$19,899,153,56 \$41,164,068,70	0.42 1.86	\$65,0 \$89.6 \$113,7	5.83	6,791 6,573 6,583	84.89 84.82 87.31	705 697 702			
125,000.01 - 150,000.00 150,000.01 - 175,000.00	413 346	\$56,860,493,73 \$56,048,152,84	3.84 5.36 5.23	\$137,6 \$161,9	76.74 88.88	6.416 6.392	87.75 85.47	704 699			
175,000,01 - 200,000,00 200,000,01 - 225,000,00	309 263	\$57,985,477.01 \$56,306,369,25	5.41 5.25 5.34	\$187,6 \$212,4 \$238,4	76.87	6.349 6.270	85.05 84,75 84.48	695 692			
225,000,01 - 250,000,00 250,000,01 - 275,000,00 275,000,01 - 300,000,00	240 231 225	\$57,228,381,56 \$60,519,018.41 \$64,843,907.98	5.65 6.05	\$238,4 \$261,9 \$288.2	87,09	6.155 6.237 6.149	84.76 83.57	698 694 699			
300,000,01 - 333,700,00 333,700,01 - 350,000,00	219 108	\$69,458,383,99 \$36,965,977.18	6.48 3.45	\$317,1 \$342,2	77.57	6.116 6.153	84.98 84.96	699 689			
350,000.01 - 600,000.00 600,000.01 - 1,000,000.00 1,000,000,01 >=	787 162 B	\$345,631,997.52 \$117,055,412,17 \$26,439,728.62	32.25 10.92 2.47	\$439,1 \$722,3 \$1,468,	64.27	6.126 6.103 5.820	B4.87 B0.45 61.66	701 713 722			
Total:	3,995	\$1,071,738,004.44	100.00	\$268,2	69.84	6,204	84.04	701			
Current Mortgage Rates of Mor											
Mortgage Rates (%) 3.500 - 3.999	Number of Louis	ggregate Principal Balance as o Cut-off Data \$274.899.00	f % of Aggregate Print as of Cut-off 0.03	idpal Balance Date AVG CURREN \$274,8	T BALANCE W	A GROSS CPN W 3.875	A COMBLTY 80.00	WA FICO			
4.000 - 4.499 4.500 - 4.999	3 50	\$634,735.00 \$17,797,983.68	0.06 1.66 8.27	\$211,5 \$355,9	78,33 59.67	4.205 4.775	85.42 61.47	694 736			
5.000 - 5.499 5.500 - 5.999 6.000 - 6.499	276 1,049 1,10\$	\$88,608,467.89 \$330,080,540.54 \$292,593,479.49	8.27 30.80 27.30	\$321,0 \$314,6 \$264,0	62.10	5.214 5.767 6.206	80.75 84.65	728 714 698			
6.500 - 6.999 7.000 - 7.499	931 314	\$218,849,566.10 \$70,732,992,20	20.42 6.60	\$235,0 \$225,2	59.35 54.31	6,672 7.173	87.07 89.18	685 683			
7.500 - 7.999 8.000 - 8.499 8.500 - 8.999	189 49 20	\$37,459,809,56 \$9,937,458,04 \$3,935,875,96	3.56 0.93 0.37	\$198,2 \$202,8 \$196,7	00.05	7.679 8.161	\$8.93 91.40 86.84	670 662 658			
9.000 • 9.499 9.500 • 9.999	2 1	\$272,200.00 \$400,000.00	0.03	\$136,1 \$400,0	00.00 00.00	8,681 9,293 9,875	98.05 94.12	618 609			
10,000 - 10,499 12,000 - 12,499 Total:	3.995	\$133,963,52 \$26,033,45 \$1,071,738,004.44	0.01 0.00 100.00	\$133,9 \$26,01 \$268.2	3.45	10.000 12.000 6.204	95.00 90.00 84.04	656 631 701			
	·	#1,011,7#8,004.44	103.00	>108,2		0,204		791			
Original Terms to Maturity of M		ggregate Principal Balance as o	f % of Aggregate Prin	ctpal Balance							
Original Term (mos)	Number of Loans 68	Cut-off Date \$16,154,584,84	as of Cut-off	Date AVG CURREN \$237.5	T BALANCE W	A GROSS CPN W 5.709	A COMBLTV 62.77	707			
240 360 Total:	3,913 3,995	\$3,761,581.50 \$1,051,821,838.09 \$1,071,738.004.44	0.3 i 98.1 i 100.00	\$268,6 \$268,8 \$268,2	14.39 01.90	5.996 6,212 6,204	59.72 84,45 84,04	682 701 701			
Stated Remaining Term to Matu	arity of Mortgage Loans	•									
Remaining Term (mos)	Number of Louis	ggregate Principal Balance as of Cut-off Date \$16,154,584,84	f % of Aggregate Print as of Cut-off 1.5[Cipel Balance Date AVG CURREN \$237,5	T BALANCE W	A GROSS CPN W 5,709	A COMBLTV 62.77	WA FICO 707			
181 - 240 301 - 360 Totalt	14 3,913	\$3,761,581.50 \$1,051,821,838.09 \$1,071,738,004.44	0.35 98.14	\$268,6 \$268,8 \$268,8	34.39	5.996 6.212	59.72 84,45	682 701			
Totals	3,995	\$1,071,738,004.44 ggregate Principal Balance as o	100,00 W of Aggregate Prin	cipal Balance		6.204	84,04	701			
Mortgage Insurance GEMICO	Number of Louis 14	Cut-off Date \$2,698,356.90	as of Cut-off 0.25	Date AVG CURREN \$192,7	19.78	7,000	91.478	WA FICO 694.529			
MGIC MI (Company Unknown at Bid)		\$1,828,516.29 \$114,000.00 \$1,021,701,447,68	0.17 0.01	\$228,5 \$114,0	54,54 90,00	6.488 7.375	89.850 95.000	690.702 735.000			
No M1 PM1 Mortgage Insurance Radian Guaranty	3,740 65 29	\$1,021,701,447.68 \$13,992,101.97 \$5,251,764.67	95.33 1.31 0.49	\$273,1: \$215,2 \$181,0	3.11	6,177 6,885 6,876	83.635 91.281 89.350	700.473 710.769 681.793			
Republic Mortgage Insurance Tried Guaranty Insurance Co.	3	5489,246.00 \$1,468,645.62	0.05 0.14	\$163,0 \$183,5	12.00 10.70	7.690 6.977	91.536 94.594	718.955 709.435			
United Gosranty Total:	1,27 3,995	\$24,193,925,30 \$1,071,738,004,44	100,00	\$190,5 \$268,2	9.84	6.617	93.750 84.04	718.246 701			
•	A A.	ggregate Principal Balance as of	% of Aggregate Pyte	dpal Balance						-	
Lien 1st Lien Total:	Number of Loans 3,995 3,995	Cut-off Date \$1,071,738,004.44 \$1,071,738,004.44	## of Cut-dif 100.00 100.00	Dute AVG CURREN \$268,20 \$269,20		6.204 6.204	84.04 84.04	701			
		ggregate Principal Balance as of		•			•	-			
Seasoning(mos)	Number of Louis 789	Cut-off Date \$216,194,742.00	as of Cut-off 20.17	Date AVG CURREN \$274,0	1.08	6.155	83.76	702			
3	1,163 1,431	\$302,440,098,13 \$389,431,626.66	28.22 36.34	\$250,0: \$272,1:	1.68	6.224 6.196	84,69 84,48	700 701			
			į								

	466	\$127,577,257.52	11.90	\$273,770.94	6.324	82.61	700
	133	\$33,486,640,47	3.12	\$251,779.25	5.979	80.76	703
	В	\$1,653,476.69	0.15	\$206,684.59	5.921	80.43	692
	4	\$849,296.42	0.08	\$212,324.11	6.605	76.03	597
0		\$104,866.54	0.01	\$104,866,54	4,625	91.05	598
otal:	3,995	\$1,071,738,004.44	100.00	\$268,269,84	6.204	84.04	701
ombined Loan-to-Value R	Ratios of Mortgage Loans		% of Aggregate Principal Balance				
ombined LTVs	Number of Loans	Cut-off Date	as of Cut-off Date	AVG CURRENT BALANG	TE WA GROSS CPN	WA COMBLTV	WA FICO
25.00	17	\$3,207,665,14	0.30	\$188,686.18	6,473	17.95	698
25.01 - 30.00	1.5	\$2,022,492,47	. 0.19	\$134,832.83	5,721	27.08	714
30.01 - 35.00	19	\$4,206,627.68	0.39	\$221,401.46	5.924	32.66	693
35.01 - 40.00	32	\$7,867,743.04	0.73	\$245,866.97	5.846	38.20	725
40.01 - 45.99	45	\$12,166,798.43	2.14	\$270,373.30	5,896	42.95	709
45.01 - 50.00	67	\$16,309,910.99	1.52	\$243,431.51	5.885	47.57	724
50,01 - 55,00	78	\$26,089,051.00	2.43	\$334,475.01	5.895	52,72	717
55.01 - 60.00	102	\$31,613,836.57	2.95	\$309,939,57	3.846	57.99	696
60.01 - 65.00	175	\$58,475,901.53	5.46	\$334,148.01	5.854	63.61	703
55.01 - 70.00	152	\$46,083,342.04	4.30	\$303,179.88	6,059	69.01	705
70.01 - 75.00	161	\$50,886,635.65	4.75	\$316,066.06	6.139	73,48	702
75.01 - 80.00	692	\$201,990,139,42	18.85	\$291,893,27	6,173	79,48	703
10.01 - 85.00	96	\$34,467,350.10	3.22	\$359,034.90	6.381	84.19	666
5.01 - 90.00	524	\$143,470,460,81	13.39	\$273,798.59	6.539	89.67	691
90.01 - 95.00	591	\$137,212,837,53	12.80	\$232,170.62	6.483	94.77	700
5.01 - 100.DO	1,229	\$295,667,212.03	27.59	\$240,575.44	6,124	99,94	704
etal:	3,995	\$1,071,738,004.44	100.00	\$268,269,84	6.204	84.04	701
wner Occupency	Number of Lorns	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANG	TE WA CIPINES CIBN	WA COMBLETY	WA FICO
rimary	3.140	SR98.959.020.10	83.8A	\$286,292.68	6.129	84.43	699
Yestment	679	\$133,249,326.58	12.43	\$196,243.49	6,575	80.65	713
cond Home	176	\$39,529,657,75	3.69	\$224,600,33	6,658	86.56	702
rtal:	3,995	\$1,071,738,004.44	100.00	\$168,269,84	6,204	84.04	701
roperty Type of Mortgage	Long			•			
	Number of Loans	Aggregate Principal Balance as of Cut-off Date		AVG CURRENT BALANC	T W. CROSS CO.	WA COMBLITY	WA FICO
roperty Types ngle Family Residence	2,216	\$627,624,708.13	ns of Cut-off Date	\$783,224.15	6,165	81.90	699
DD Family Removates	1,131	\$264,073,721.57	58.56 24.64	\$233,486.93	6.221	89.59	703
4 Family	271	\$88,108,268,52	8.22	£325,122,76	6.433	78.10	696
ondo	377	\$91,931,306.12	8.22 8.58	\$243.849.62	6.178	85.44	710
ondo_	3,995	\$1,071,738,004.44	100.00	\$243,849.62	6,204	84.04	701
···	34793	31/011/100/00/44	100/00	3,00,403,04	0.20-	J-1,U-1	/01
oun Purpose of Mortgage	Loans						
	W-1	Aggregate Principal Balance as of			T 1114 CD 000 CT111	111 A COLUMN TON	**** *****
	Number of Loans	Cut-off Date	as of Cut-off Date	AVG CURRENT BALANC	E WA GROSS CPN	WA COMBLTY	WA FICO
finance - Cashout	1,197	Cut-off Date \$364,779,378.91	as of Cut-off Date 34.04	\$304,744.68	6.239	73.13	684
finance - Cashout irchase	1,197 2,539	Cut-off Date \$364,779,378.91 \$628,366,912.11	as of Cut-off Date 34.04 58.63	\$304,744,68 \$247,485,98	6.239 6.225	73.13 91.50	684 709
efinance - Cashout archase efinance - Rate Term	1,197 2,539 259	Cut-off Date \$364,779,378,91 \$628,366,912.11 \$78,591,713,42	as of Cut-off Date 34.04 58.63 7.33	\$304,744,68 \$247,485,98 \$303,442,91	6.239 6.225 5.867	73.13 91.50 75.07	684 709 715
oan Purpose efinance - Cashout urchase efinance - Rate Term otal:	1,197 2,539	Cut-off Date \$364,779,378.91 \$628,366,912.11	as of Cut-off Date 34.04 58.63	\$304,744,68 \$247,485,98	6.239 6.225	73.13 91.50	684 709
efinance - Cashout urchase efinance - Rate Term	1,197 2,539 259 3,995	Cut-off Date \$364,779,378,91 \$628,366,912.11 \$78,591,713,42	as of Cut-off Date 34.04 58.63 7.33	\$304,744,68 \$247,485,98 \$303,442,91	6.239 6.225 5.867	73.13 91.50 75.07	684 709 715
efinance - Cashout urchase efinance - Rate Term otal:	1,197 2,539 259 3,995	Cut-off Date \$354,779,378,91 \$628,366,912,11 \$78,391,713,42 \$1,071,738,004,44	as of Cut-off Date 34.04 58.63 7.33 100.00	\$304,744,68 \$247,485,98 \$303,442,91	6.239 6.225 5.867	73.13 91.50 75.07	684 709 715
efinance - Cashout urchase efinance - Rate Term ofalt occusion Type of Mortgus	1,197 2,539 259 3,995	Cut-off Date \$354,779,378,91 \$428,366,912,11 \$78,591,7134,2 \$1,071,738,004,44 Aggregate Principal Balance as of	ss of Cyt-off Date 34.04 38.63 7.33 100.00 % of Aggregate Principal Bahance	\$304,744,68 \$247,485,98 \$303,442,91 \$268,269,84	6.235 5.867 6.204	73.13 91.50 75.07 84.04	684 709 715 701
efinance - Cashout urchase chagned - Rate Term otal: occument Type of Mortgus occument Type	1,197 2,539 259 3,995 re Loans	Out-off Date \$354,779,378,91 \$428,366,912,11 \$78,591,713,42 \$1,071,738,004,44 Aggregate Principal Balance as of Out-off Date	ss of Cut-off Date 34.04 35.63 7.33 100.00 % of Aggregate Principal Bahance as of Cut-off Date	\$304,744,68 \$247,485,98 \$303,442,91 \$268,269,84 AVG CURRENT BALANC	6.239 6.225 5.867 6.204	73.13 91.50 75.07 84.04 WA COMBLTY	684 709 715 701
Emance - Cashout archase archase a Rate Term of all term of all term of Mortges occurrent Type of Mortges at Document Type at Documentation	1.197 2.539 259 3.995 to Loans Number of Loans 924	Out-off Date \$364,779,378,91 \$428,366,912,11 \$78,391,713,42 \$1,071,738,004,44 Aggregate Principal Balance as of Out-off Date \$324,39,329,54	ss of Cyt-off Date 36.04 58.63 7.33 100.00 % of Aggregate Principal Balance as of Cit-off Date 21.69	\$304,744,68 \$247,485,98 \$303,442,91 \$268,269,84 AVG CURRENT BALANC \$251,357,93	6.239 6.225 5.867 6.204	73.13 91.50 75.07 84.04 WA COMBLTY 85.19	684 709 715 701 WA FICO 712
efficance - Cashout irchase ffirsings - Rate Term stati comment Type of Mortaus ocument Type of Mortaus and Documents Son ased Documents Son ased Documents Son	1,197 2,539 259 3,995 re Loans	Cut-off Date \$364,779,378,9] \$403,366,912,11 \$78,91,713,42 \$1,971,738,004,44 Aggregate Principal Balance as of Cut-off Date \$32,449,529,54 \$403,603,73,93	es of Cut-off Date 36.04 58.63 7.33 100.00 100.00 % of Aggregate Principal Balance as of Cut-off Date 21.69 58.00	3304,744,68 \$247,485,98 \$303,442,91 \$268,269,84 AVG CURRENT BALANC \$251,557,93 \$276,908,94	6.239 6.225 5.867 6.204 DE WA GROSS CPN 6.005 6.248	73.13 91.50 75.07 84.04 WA COMBLTV 85.19 86.68	684 709 715 701
consert Type of Mortges discovered to the consert to the consert Type of Mortges discovered to the conserts to the consert to the conserts t	1.197 2.539 259 3.995 to Loarse Number of Loarse 924 2,245 541	Oct-off Date \$364,779,378,9] \$623,366,912,11 \$75,91,713,42 \$1,971,738,094,44 Aggregate Principal Balance as of Oct-off Date \$232,495,379,54 \$421,660,373,93 \$131,558,170,99	### of Cut-off Date 34.04 58.63 7.33 100.09 #### of Aggregate Principal Balance at of Cut-off Date 21.60 12.23	\$304,744,68 \$247,485,98 \$303,442,91 \$268,269,84 AVG CURRENT BALANC \$231,557,93 \$276,908,94 \$243,175,92	6.239 6.225 5.867 6.204 CE WA GROSS CPN 6.003 6.248 6.263	73.13 91.50 75.07 84.04 WA COMBLTY 35.19 86.68 69.11	684 709 715 701 WA FICO 712 695 703
efinance - Cashout urchase efinance - Rate Term ofalt occusion Type of Mortgus	1,197 2,539 259 3,995 se Loans Number of Loans 924 2,245	Cut-off Date \$364,779,378,9] \$403,366,912,11 \$78,91,713,42 \$1,971,738,004,44 Aggregate Principal Balance as of Cut-off Date \$32,449,529,54 \$403,603,73,93	es of Cut-off Date 36.04 58.63 7.33 100.00 100.00 % of Aggregate Principal Balance as of Cut-off Date 21.69 58.00	3304,744,68 \$247,485,98 \$303,442,91 \$268,269,84 AVG CURRENT BALANC \$251,557,93 \$276,908,94	6.239 6.225 5.867 6.204 DE WA GROSS CPN 6.005 6.248	73.13 91.50 75.07 84.04 WA COMBLTV 85.19 86.68	684 709 715 701 WA FICO 712 695

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et Type of Mortgage Loans

Product Type	Number of Loans		% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLEV	WA FICO
10/6 MONTH LIBOR -120 MON		\$11,477,458.00	1.07	\$337,572,29	5.671	80.75	754
15YR FXD -120 MONTH 10	1	\$1,880,000.00	0.18	\$1.880.000.00	4.750	80.00	755
2/6 MONTH LIBOR - 60 MONT	116	\$35,944,676.00	3.35	\$309,867,90	6.465	84.52	656
2/6 MONTH LIBOR -120 MONT	683	\$191,848,931,00	17.90	\$280.891.55	6.126	92.32	692
30YR FXD - 60 MONTH TO	n	\$3,783,160.00	0.35	\$343,923.64	6.294	22.66	670
30YR FXD -120 MONTH TO	804	\$226,343,671.00	21.12	\$281,521,98	6.301	79.32	708
3/6 MONTH LIBOR - 24 MONT	1	\$300,667.00	0.03	\$300,667.00	5.875	80.00	741
3/6 MONTH LIBOR - 60 MONT	22	\$6,717,954.00	0.63	\$305,361.55	6.382	85.82	681
3/6 MONTH LIBOR -120 MONT	112	\$32,232,351,00	3,01	\$287,788.85	5.980	85.92	716
5/6 MONTH LIBOR	58	\$13,659,992.32	1.27	\$235,517,11	6.269	80.28	705
5/6 MONTH LIBOR - 3/6 MONT	2	\$584,650.00	0.05	\$292,325.00	5.991	94,80	664
5/6 MONTH LIBOR - 60 MONT	118	\$43,752,175.00	4.08	\$370,781.14	6.079	88,98	707
5/6 MONTH LIBOR -120 MONT	833	\$205,436,290.00	19.17	\$246,622.20	6.152	88.97	710
MONTH LIBOR	6	\$1,859,149.62	0.17	\$309,858,27	6.013	82.34	695
MONTH LIBOR - 60 MONTH	10	\$3,130,261.00	0.29	\$313,026.10	5.552	80.95	706
MONTH LIBOR -120 MONTH	80	\$27,196,974.00	2.54	\$339,962.18	5.713	84,81	712
7/6 MONTH LIBOR	8	\$2,122,914.66	0.20	\$265,364.33	5.810	79.88	754
76 MONTH LIBOR - 84 MONT	16	\$5,792,150.00	0.54	\$362,009.38	5.699	87.07	724
7/6 MONTH LIBOR -120 MONT	48	\$17,400,956.00	1.62	\$362,519.92	5.773	83.85	734
ARM - 2 Year/6 Month	197	\$46,259,160.45	4.32	\$234,818.07	6,805	85,27	648
LRM - 3 Year/6 Month	30	\$7,342,679.17	0.69	\$244,755.97	6.639	79.80	673
Fixed Rate Louns	777	\$176,969,784,23	16.51	\$227,760.34	6.249	73.61	703
Interest Only - ARM - 2 Year/6 !	8	\$2,427,350.00	0.23	\$303,418.75	6.479	91.55	706
Interest Only - ASIM - 3 Year/6]	20	\$7,274,650.00	0.68	\$363,732.50	6.319	90.31_	684
Total:	3.995	\$1,071,738,004,44	100.00	\$268,269,84	6.204	84.04	701

** For ARM loans please break out 1/28, 3/27, \$/25 by percentage *** 2 to the property of the property of amnortization term and fixed rate term (2yr, 3yr, 5yr, 10yr) +1

			% of Aggregate Principal Balance				
State	Number of Loans	Cut-off Date	as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
California	1,442	\$506,725,674,26	47,28	\$351,404.77	5.984	81.73	705
Georgia	768	\$146,850,353.72	13.70	\$191,211.40	6.024	91.15	712
New Jersey	262	\$78,931,738.03	7.36	\$301,266.1B	6.590	62.11	680
Other	1,523	\$339,230,238.42	31.65	\$222,738.17	6.520	84.87_	692
Total:	3,995	\$1,071,738,004,44	100.00	5268,269.84	6.204	84.04	701
Propay Ponalty for Mortgage Lo.	ens		•				
			_ t				

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Propay Ponalty for Mortgage Loans

	Aggregate Principal Balance as of	% of Aggregate Principal Balance				
Number of Loans	Cut-off Date	as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
1.084	\$307,510,391,27	28.69	\$283,681.17	6.439	82,82	697
2,911	\$764,227,613.16	71.31	\$262,530.96	6.109	84.53	703
3,995	\$1,071,738,004.44	100,00	\$268,269.84	6.204	84.04	701
	Number of Loans 1,084 2,911	Number of Loans Cut-off Date 1,084 \$307,510,391,27 2,911 \$764,227,613.16	Number of Loans Cut-off Date as of Cut-off Date 1,084 \$307.510,391.27 28.69 2,911 \$764,227,613.16 71.31	1,084 \$307,510,391,27 28.69 \$283,681,17 2,911 \$764,227,613,16 71,31 \$262,530,96	Number of Loans Out-off Date as of Cyt-off Date AVG CURRENT BALANCE WA GROSS CPN 1,084 \$397,510,391,27 28.69 \$223,681,17 6,439 2,911 \$754,227,613,16 71.31 \$262,530,96 6,109	Number of Loses Out-off Date as of Cut-off Date AVG CURRENT BALANCE WA GROSS CPN WA COMBLITY 1,084 \$307,510,391,27 28.69 \$320,581,17 6.439 82.02 2,911 \$764,227,613,16 71,31 \$262,330,96 6.109 84.53

			% of Aggregate Principal Balance				
Prepay Term	Number of Loans	Cut-off Date	as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
0	1,084	\$307,510,391.27	28.69	\$283,681,17	6.439	82.82	697
6	34	\$12,398,483.33	1.16	\$364,661.27	5.952	75.00	730
12	313	\$104,825,284.78	9,71	\$334,905.06	6.248	81,07	696
24	958	\$250,438,622.05	23.37	\$261,418.19	6,153	89.30	693
36	1,322	\$323,741,949.94	30.21	\$244,888.01	6.083	82,04	705
60	284	\$72,823,273.06	6.79	\$256,419.98	5.899	85.87	728
Total	3.005	\$1.071.738.004.44	100.00	\$768 269 84	6.204	84.04	701

Fice Scores	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Data	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLEV	WA FICO
520 - 539	2	\$369,781.87	0.03	\$184,890.93	8.779	76.97	527
540 - 559	3	\$975,227.31	0.09	\$325,075.77	7.047	76.83	552
560 - 579	4	\$1,161,379,82	0.11	\$290,344,96	6,609	77.25	575
580 - 599	61	\$14,297,732,34	1,33	\$234,389.05	6.923	80.29	589
600 - 619	74	\$21,735,803.87	2.03	\$293,727.08	6,764	82.60	608
620 - 639	341	\$85,754,518.49	8.00	\$251,479,53	6,572	8 2.92	630
640 - 659	465	\$114,949,572.62	10.73	\$247,203.38	6,426	84.31	650
660 - 679	528	\$140,102,158,73	13.07	\$265,345.00	6.314	86.55	670
680 - 699	622	\$167,503,184.94	15.63	\$269,297.72	6.233	85.37	689
700 - 719	468	\$133,821,108.03	12,49	\$285,942,54	6,113	84,09	709
720 - 739	454	\$126,354,997.05	11.79	\$278,314,97	5,974	83.97	729
740 - 759	393	\$101,164,535,86	9.44	\$257.416.12	6.01B	84.93	749
760 - 779	316	\$89,508,408,79	8.35	\$283,254,46	5,941	#2.10	769
780 - 799	207	\$59.010.933.91	5.59	\$289,468,28	5,947	79.62	788
800 +	57	\$14,119,660.79	1.32	\$247,713.35	5.957	80.19	807
Total:	3,995	\$1,071,738,004.44	100,00	5268,269,84	6.204	84.04	701

Pool Data

OPMAC05_4

Pool Summai	ry .
Total issue Balance (USD)	At July, 103 Kines, my helphylist
Original Mortgage Pool Balance (USD)	1 073,190,145.
Current Mortgage Pool Balance (USD)	1,071,738,004
Total Number of Loans	3,995
Average Loan Balance (USD)	268,270
1st ilen (%age)	100.00%
2nd lien (%age)	0.00%
WA FICO	104 Handrey 101
- Minimum FICO	524
- Maximum FICO	821
WA LTV	75.57%
- Minimum LTV	10.01%
- Maximum LTV	200.00%
WA DTI	37.7.1%
- Minimum DTI	3.69%
- Maximum DTI	77.63%
VVA Age (Months)	33 Sept. 1800 1804 1 1887 33
WA Remaining Term (Months)	354
Aguired Loans	Land Carried States of Land
North California (% of Pool)	11.20%
South California (% of Pool)	36'08%

North California			
% of State	23.68%		
WA FICO	7,11		
- Minimum FICO	602		
- Maximum FICO	621		
WA LTV	71.45%		
- Minimum LTV	15.48%		
- Maximum LTV	80.00%		
Highest Zip-Code Density (% of State)	2 38%		
ZIp-Code with Highest Density	95023		

South California	
% of State	78.32%
WA FICO	703
Minimum FICO	577
Maximum FICO	31.816
WA LTV	73 63%
Minimum LTV	15.06%
Maximum LTV	100 DO%
Highest Zip-Code Density (% of State)	0.40%
Zip-Code with Highest Density	89123

Classification	Total	Check
Mortgage Type	1,071,738,004	۵
Loan-to-Value	1,071,738,004	ø
FICO	1,071,738,004	ø
Purpose	1,071,738,004	a
Occupancy	1,071,738,004	a
Loan Balance	1,071,738,004	a
Property Type	1,071,738,004	Ø
Documentation Type	1,071,738,004	ø
Fixed Period	1,071,738,004	ø
Debt-to-Income Ratio	1,071,738,004	ø
Geographic Distribution	1 071 738 004	a a

Per Annum	Fees
Servicer Fees	CARROLL TOPS
Cost of Carry	\$250 DOM: -

Mortgage Type	WA LTV	WA FICO	Balance
10/6 MONTH LIBOR -120 MONTH IO	74,4496	754	11,477,450
15YR FXD -120 MONTH IO	80.00%	755	1,880,000
2/8 MONTH LIBOR - 60 MONTH IO	80.62%	1 * if .656 * book ind.	35,944,676
2/5 MONTH LIBOR -120 MONTH IO	79,24%	692	191 848 93
SOYR FXD - 60 MONTH IO	80.06%	#-1201-126 970 3800760	3,783 160
30YR FXD -120 MONTH IO	72.23%	708	226,343,67
3/6 MONTH LIBOR - 24 MONTH IO	80.00%	74	300 6e
3/6 MONTH LIBOR - 60 MONTH IO	78.67%		0.717.85
3/6 MONTH LIBOR -120 MONTH IO	76.27%	io 2 10 10 716 12	32,232,35
5/6 MONTH LIBOR	74,03%	705	13.659.99
5/6 MONTH LIBOR - 36 MONTH IO	81,71%	8640.69	584 650
5/6 MONTH LIBOR - 60 MONTH IO	77,88%	707	43:752 175
5/8 MONTH LIBOR -120 MONTH IO	77.63%	710	205,436.290
6 MONTH LIBOR	78.83%	695	1,859,150
6 MONTH LIBOR - 60 MONTH IO	71.16%	706	3,130,26
8 MONTH LIBOR -120 MONTH IO	76,02%	7.12	ing graditions, 5 how 27, 196, 97.
7/6 MONTH LIBOR	75.28%	100 to 15	\$ 100000 more than 2,122,910
7/6 MONTH LIBOR - 84 MONTH IO	74.34%	Sale Some 724 see	5702 15
7/6 MONTH LIBOR -120 MONTH IO	75.51%	26.00 States 45.734	· 17,400,95
ARM - 2 Year/6 Month	62,23%	648	48,259,160
ARM - 3 Year/6 Month	77.49%	673	7,342,67
Fixed Rate Loans	69.67%	703	178,969,78
Interest Only - ARM - 2 Year/6 Month	80.09%	706	2,427,35
Interest Only - ARM - 3 Year/6 Month	78,30%	684	7.274,65

LTV	WA LTV		Balance
0.01 - 20.00	15 44%	676	2,180,14 1,388,65
20.01 - 25.00	23,03%	734	1368.55
25.01 - 30.00	26.88%	731	3,128,08
30.01 - 35.00	k 4.6%32.89%.	de683	3 685 96
35.01 - 40.00	37,95%	725	3,128,08 3,688,06 9,263,74 13,016,22 17,490,68
40,01 - 45.00	42.7196	710	13.019.22
45.01 - 50.00	47.83%	728 884 (4)	17,490,68
50.01 - 55.00	52.59%		28 412 32 35 076 51
55.01 - 60.00	25 3 ≈ 67,98% 3 3	F. C. A. A. 12697 112 113 12	35,078,51
60.01 - 65.00	63.77%	22704	60,226,36 70,622,636 70,116,66
55.01 - 70.00	5 - 5 69 19% co	1 36 5 06 7 702	70,622,80
70.01 - 75.00	73.66%	7048	70.116.66
75.01 - 80.00	79.75%	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	642,222,60
80.01 - 85.00	- 84 34% TS	647	21849.71
85.01 - 90.00	89,59%	776 44 340 666 44 5 6 6	642,222,60 21,649,71 62,454,27 23,007,28
90.01 - 95.00	94.81%	695	23,097,28
95,01 - 100.00	99.85%	725	6,721,12

!	FICO	WA LTV	WA FICO	Balance
521 - 540		76.97%	527	369.782 975:227 2,590,994
541 - 550		76.83%	562	975:227
581 - 580		73.09%	1 578 · · ·	2,590,994 14,010,489
581 - 600		10° 12° 1.78 % 06% * 2 % 5	26 CAS - 20010 - 26	14,010,486
601 - 620		81,89% 75,75%	610	75 6 6 7 1 23 736 071
621 - 640		75.75%	631	87,021,023.
641 - 660				113,879,046
661 - 680		276,90%2	Principles of 671 april 1980	151,539,645
681 - 700		75.89%	690	160.432,009
701 - 720		74.86%	to a wife given 710 a few after	1000 1000 April 1000 1000 1000 1000 1000 1000 1000 10
721 - 740		75.35%	730	123,774,603
741 - 760		76.40%	750	98,708,320
761 - 780		180 mont 73:52%	770	89,659,830
781 - 800		72.71%	788	67,655,050
801 - 820		72.00%	1807.	123.774,603 96.706,320 99.656,630 67.656,000 2.576,441 103.287,
821 +		28.15%	821	3 20 20 20 20 20 20 20 20 20 20 20 20 20

CLIV	MIG% WA FICO Balance with MIG
0.01 - 20.00	2.154.107
20.01 - 25.00	799 799 1063,558
25.01 - 30.00 30.01 - 35.00	27:08% 27:14 % 48 6 8 8 8 8 8 9 2:022.492
30.01 - 35.00	31,33% 593 14,206,628
35,01 - 40,00	7.867.743
40.01 - 45.00	42,8296 709 709 12,166,796
45.01 - 50.00	47.24% 724 724
50.01 - 55.00	26,089,051
55.01 - 60.00	52.85% 717 26,689,051 .57.99% 896 31,613,837
60.01 - 65.00	62.72% 703 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3
65.01 - 70.00	68 75% 46 083 342
70.01 - 75.00	72,43%7 702 702 50,885,638
75.01 - 80.00	78.78% 703 703 201,990,139
80.01 - 85.00	A PARTIES A PARTIES OF THE SAME ASSESSED AND A PARTIES OF THE PART
85.01 - 90.00	62 73% 661 (43 470 48 1 1 30% 700 137 21233 5 1 30% 700 295 689 214
90.01 - 95.00	81,35% 700 137,212,83
95.01 - 100.00	295 667 212

Purpose	WALTV WA FICO Balance	
efinance - Cashout	70.6394 5884 364.779. 76.104 709 528.368 70.2446 715 78.591	379
urchase efinance - Rate Term	70.24% 709 715 70.24% 77.559 78.591	733
Occupancy	WA LTV WA FIGO Balance 898:959	020
restment	76.73% 699 888.059 74.01% 773 133.249 77.17% 702 39.529	327
econd Home	77,17% 39,629	658
Loon Balance	WA LTV WA FICO Balance	
\$200,000	76.26% 3.700 234.886	826
\$400,000 \$600.000	76.81% 250.816	592
=\$800,000	76.25% 700 234.886 66.51% 685 438.639 76.61% 704 250.616 89.53% 7.14 447.095	ją.
Property Type		_
ingle Family Residence	WALTY WAFICO BISINGS 527 624 74.319 264.073. 703 264.073. 74.444 566 666 868 86.106 76.1655 700 91.631.	708
JD	763 764.073	265
4 Family ondo	78 16% 710 91 931	300
Documentation Type Ill Documentation	WA LTV WA FICO Balance 77.300 72 22.439 76.664 95 56 562,660 66.379, 703 231.559 703 56.079 56.079	630
tated Documentation	76.96% 695 695	57
o Income No Asset o Ratio'	703 703 703 86:079	730
o Ratio		
Fixed Period (Months)	WALTY WAFICO FRIENCE	644
	71.23% 706 715 32.186	38
	79.93% 680 276.480	15
6	77.03% 701	30
0 4	77,49%	02
20	WALTY WAFICO Blance 71,233 706 4408,975 767,719 72,108 767,719 68 27,148 77,034 701 53,668 77,494 709 263,433 76,225 733 76,434 754	45
DTI	WA LTV WA FICO Balance	
<= 0.00	69.68% 705 217.635	813
0.01 - 5.00	956	000
5.01 - 10.00 10.01 - 15.00	747 6723% 702 7106	74
15.01 - 20.00	717 21.771	524
20.01 - 25.00	70.96% 7.11	976
25.01 - 30.00 30.01 - 35.00	76.31% 706	36
35.01 - 40.00	77.73% 201, 201	97;
40.01 - 45.00 45.01 - 50.00	79.20% 684 247.570 77.98% 684 87.366	.01
50.01 - 55.00	78.82% 581 20.373	69
»≖ 55.01	WALLY WALLO BABBLES 66,68% 705 217,035 80,0074 756 956 757 127 374 2,716 77,080% 717 2,717 70,00% 717 2,177 70,00% 718 718 71,000 76,31% 706 122,506 77,73% 701 22,177 79,20% 694 247,570 79,20% 694 247,570 79,20% 694 27,570 77,20% 694 27,570 77,20% 694 27,570 77,20% 694 27,570 77,20% 694 27,570 77,20% 694 27,570 77,20% 694 27,570 77,20% 694 27,570 77,20% 694 20,750 77,20% 694 20,750 77,20% 694 20,750 77,20% 694 20,750 77,20% 694 20,750 77,20% 694 20,750 77,20% 694 20,750 77,20% 694 20,750 77,20% 694 20,750	.22
Geographic Distribution	WA LTV WA FICO Balanco	
tebama	787	03
laska rizona	78 90% 697 21.727	16
rkansas	77.84% 959	21
elifornia olorado	73,1136 705	00
onnecticut	71,37% 690 11,584	55
elaware	8162% 691	.69
lorida Beorgia	76.01%	3,35
awall	78.25% 698 4.407	,93
laho	60 765 60 765 67 703 67	35 90
Inois Idiana	84.72%	54
ws.	80.00% 726	60
ansas ientucky	79,21% 683	1.19
teine	WALLY WAFICO USBNICE 02.34%, 797 1.526 46.89%, 949 109 78.90%, 697 71.727 77.54%, 716 955 77.05%, 705 14.372 71.37%, 690 1.554 81.52%, 849 83 74.01%, 718 448.850 78.25%, 699 3.720 78.01%, 718 448.850 78.25%, 699 3.75 80.00%, 720 3.37 80.00%, 720 3.37 80.00%, 720 3.37 80.00%, 720 3.47 80.00%, 720 3.47 80.00%, 720 3.47 80.00%, 720 3.47 80.00%, 720 3.47 80.00%, 720 3.47 80.00%, 720 3.47 80.00%, 720 3.47 80.00%, 720 3.47 80.00%, 720 3.47 80.00%, 720 3.47 80.00%, 720 3.47 80.00%, 720 3.47 80.00%, 720 3.47 80.00%, 720 3.47 80.00%, 720 3.48 80.00%, 720 3.48 80.00%, 720 3.48 80.00%, 720 3.48 80.00%, 720 3.48 80.00%, 720 3.48 80.00%, 720 3.48 80.00%, 720 3.48 80.00%, 720 3.48 80.00%, 720 3.48 70.00%, 721 3.29 70.00%, 722 3.48 70.00%, 722 3.48 70.00%, 722 3.48 70.00%, 722 3.48 70.00%, 722 3.48 70.00%, 722 3.48 70.00%, 722 3.48 70.00%, 722 3.48 70.00%, 722 3.48 70.00%, 722 3.48 70.00%, 722 3.48 70.00%, 722 3.48 70.00%, 722 3.48 70.00%, 722 3.48 70.00%, 722 3.48 70.00%, 722 3.48 70.00%, 722 3.48 70.00%, 723 3.59 70.00%, 723 3.59 70.00%, 724 3.59 70.00%, 725 3.59 70.00%, 725 3.59 70.00%, 726 3.59 70.00%, 727 3.59 70.00%, 728 70.00%, 729 70.00%, 729 70.00%, 729 70.00%, 720 70.00	3,73
laryland	78 93%	,05
lassachusetts Ilchiaan	78.03% 691	0.4
Ilnnesota	79,65% 705	1,1B
Hasiasippi	76,40% 776,40% 7707 11,469) 88 172
lissouri lebraska	78.79%	s§10
levada	77.38% 22.379	68
iew Hampshire Iew Jorsey	77.95%	73
lew Mexico	82.27%	3,33
lew York orth Carolina	74.31% 683 70.711	78
orth Carolina hio	74,97%	4,00
klanoma	94.96% 773	95
regon	78:58% 978 978 3.113	7,15 5,08
ennsytvania hode Island	78:35% 638 3054	4 B3
outh Carolina	70.03%	1.06
outh Dakota ennessee	78.27% 697 285	>:47 9,7.0
ennessee	79:28%	1,68
Itah	69.70%	5,55
	78.83% of 1.560	35,د
/irginia Vashington	60.15% 691.	5,98
/irginia Vashington Visconsin	77.79% 727 318 77.39% 796 22373 02.59% 659 898 77.65% 989 77.65% 989 77.65% 989 77.65% 989 77.65% 989 77.65% 989 77.65% 989 77.65% 989 77.65% 979 77.65% 979 77.65% 989 77.65% 9	5,9£ 2,31

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OPMAC05-4 Loan Balances \$

Loans without MI

				FICOs				
LTVs	<450	451-500	501-550	551-600	601-650	651-700	701-750	>750
<= 20.00	-	-	-	49,607	1,276,033	116,000	235,000	503,500
20.01 - 30.00	-		-	-	651,049	565,499	1,644,657	1,635,435
30.01 - 40.00	•	-	-	198,775	1,340,694	3,069,692	5,873,475	2,467,075
40.01 - 50.00		-	-		2,378,058	10,118,420	6,727,679	11,285,750
50.01 - 60.00	-	-	-	1,197,060	9,767,082	18,346,005	18,408,275	16,772,419
60.01 - 70.00	-	- 1	-	2,106,820	19,207,582	41,912,783	41,399,101	26,222,883
70.01 - 80.00	-	-	369,782	4,949,490	95,818,898	263,120,605	211,721,276	136,359,143
80.01 - 90.00	-	-	347,185	7,791,365	27,833,517	12,950,474	6,453,498	1,961,549
90.01 - 100.00	-	-	-	1,036,404	4,119,353	974,501	418,000	-
Total:	-	-	716.967	17.329.522	162,392,265	351.173.979	292.880.961	197.207.754

Je UBS Investment

Pool Summary	COUNT	UPB	%	AVG UPB	WAC	LTV	LTV OTERM WAM AGE	WAM	AGE	DTI	DTI FICO
Conforming	921	\$233,221,680.61	46.03%	253,226.58	5.983%	71.68%	355	353	ю «	38.13%	701
Non-Conforming	521	273,503,993.66	76.66	974,939,00	5,765	74.33	000	200	٠ ا٠	20.150	
Total:	1,442	\$506,725,674.26 100.00%	100.00%	351,404.77	5.984%	/3.11%	33/	400	0	30.1370	CQ.
AVG UPB: \$351,404.77											
MAX UPB: \$2,000,000.00											
GROSS WAC: 5.9839347150%											
MIN RATE: 4.125%											
MAX RATE: 8.625% MIN ORIG LTV: 15.06%											
MAX ORIG LTV: 100.00%											
MIN ORIG TERM: 180											
ÿ											
MIN WAM: 175											
MAX WAM: 359											
% SF/PUD: 81.83%											
% FULL/ALT: 13.36%											
% CASHOUT: 37.25%											
% BUYDOWN: 0.00%		•									
% LTV > 80 NO MI: 3.66%											
WALTV: 73.11%											
WA CLTV: 81.73%											
% FICO > 679: 68.38%											
% NO FICO: 0.00%											-
WA FICO: 705											
% FIRST LIEN: 100.00%											
% PREPAY PENALTY: 80.73%											
CALIFORNIA %: 100.00%											
NORTH CA. %: 23.68%											
SOUTH CA. %: 76.32%											
ARM%: 67.07%											
FIXED%: 32.93%											
10%; 80.86%											

We UBS linvestment

Product Type	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
10/6 MONTH LIBOR -120 MONTH IO	1	\$560,000.00	0.11%	560,000.00	5.875%	80.00%	360	358	7	42.59%	674
15YR FXD	32	8,092,642.51	1.60	252,895.08	5.672	54.40	180	177	6	34.15	889
20YR FXD	9	1,551,235.90	0.31	258,539.32	5.740	59.76	240	238	7	35.91	701
2/6 MONTH LIBOR	20	5,519,340.45	1.09	275,967.02	6.581	77.78	360	358	7	39.68	644
2/6 MONTH LIBOR - 24 MONTH IO	4	1,172,750.00	0.23	293,187,50	6.142	78.49	360	356	4	39.53	069
2/6 MONTH LIBOR - 60 MONTH IO	46	14,486,411.00	2.86	314,921.98	6.141	76.31	360	356	4	41.27	675
2/6 MONTH LIBOR -120 MONTH 10	363	126,561,720.00	24.98	348,654.88	5.937	78.55	360	358	7	38.79	694
	236	68,744,537.43	13.57	291,290.41	5.974	65.83	360	358	7	39.79	717
30YR FXD - 60 MONTH IO	7	935,000.00	0.18	467,500.00	6.349	75.71	360	357	6	45.90	609
30YR FXD -120 MONTH IO	222	87,555,253.00	17.28	394,393.03	6.012	99'.29	360	358	7	36.49	712
3/6 MONTH LIBOR	10	3,087,674.37	0.61	308,767.44	6.463	70.41	360	356	4	40.15	289
3/6 MONTH LIBOR - 24 MONTH IO	-	300,667.00	90.0	300,667.00	5.875	80.00	360	355	3	36.84	741
3/6 MONTH LIBOR - 36 MONTH IO	14	5,482,600.00	1.08	391,614.29	9.009	77.12	360	357	3	38.43	684
3/6 MONTH LIBOR - 60 MONTH IO	12	4,136,954.00	0.82	344,746.17	6.270	76.40	360	357	33	34.45	969
3/6 MONTH LIBOR -120 MONTH 10	54	18,950,076.00	3.74	350,927.33	5.996	75.71	360	357	E.	40.85	717
5/6 MONTH LIBOR	23	7,127,600.99	1.41	309,895.70	6.023	68.81	360	357	6	35,31	720
5/6 MONTH LIBOR - 36 MONTH IO	7	584,650.00	0.12	292,325.00	5.991	81.71	360	356	4	35.46	664
5/6 MONTH LIBOR - 60 MONTH 10	104	39,186,775.00	7.73	376,795.91	5.980	27.66	360	357	€.	37.47	708
5/6 MONTH LIBOR -120 MONTH 10	209	78,356,908.00	15.46	374,913.44	6.043	75.08	360	357	3	37.93	711
6 MONTH LIBOR	vo	1,645,875.98	0.32	329,175.20	960.9	78.68	360	356	4	41.29	089
6 MONTH LIBOR - 60 MONTH IO	6	2,910,261.00	0.57	323,362.33	5,443	70.50	360	326	4	42.16	707
6 MONTH LIBOR - 120 MONTH 10	36	16,380,415.00	3.23	455,011.53	5.723	73.36	360	357	က	34.50	711
7/6 MONTH LIBOR	4	1,197,576.63	0.24	299,394.16	6.065	74.69	360	357	3	33.34	753
7/6 MONTH LIBOR - 84 MONTH IO	16	5,792,150.00	1.14	362,009.38	5.699	74.34	360	357	3	35.39	724
7/6 MONTH LIBOR -120 MONTH IO	11	6,406,600.00	1.26	582,418.18	6,014	69.65	360	358	2	36.42	721
Total:	1,442	\$506,725,674,26 100.00%	100.00%	351,404.77	5.984%	73.11%	357	354	60	38.15%	705

Jesus CBS Investment

Original Balance	COUNT	OPB	%	AVG 0PB	WAC	LTV	OTERM	WAM	AGE	ITQ	FICO
\$50.000.01 - \$100.000.00	21	\$1,779,350.00	0.35%	84,730.95	6.200%	51.78%	346	344	7	35.15%	703
\$100,000.01 - \$150,000.00	77	9,996,625.00	1.97	129,826.30	900.9	57.14	341	338	m	35.66	703
\$150,000,01 - \$200,000.00	130	23,343,776.00	4.60	179,567.51	860'9	66.48	345	342	6	37.58	169
\$200,000,01 - \$250,000.00	212	48,310,285.00	9.52	227,878.70	5.998	71.10	356	353	æ	39.23	669
\$250,000.01 - \$300,000.00	233	64,228,182.00	12.66	275,657.43	5.979	73.35	358	356	٣	38.59	869
\$300,000.01 - \$350,000.00	174	56,808,638.00	11.20	326,486.43	5.862	74.98	356	353	63	38.11	704
\$350,000.01 - \$400,000.00	151	56,845,052.00	11.21	376,457.30	6.002	75.10	359	326	٣	37.77	701
\$400,000.01 - \$450,000.00	136	57,592,500.00	11.35	423,474.26	5.920	77.36	359	356	6	40.23	206
\$450,000,01 - \$500,000.00	96	45,606,114.00	8.99	475,063.69	980.9	75.32	329	356	e	38,37	705
\$500,000,01 - \$550,000.00	98	29,348,650.00	5.79	524,083.04	5.987	76.71	360	357	છ	38.48	703
\$550,000.01 - \$600,000.00	35	20,074,486.00	3.96	573,556.74	5.991	76.59	360	358	7	40.74	720
\$600,000,01 - \$650,000.00	54	34,130,260.00	6.73	632,041.85	6.002	73.71	360	357	m	35.14	716
\$650,000.01 - \$700,000.00	14	9,402,150.00	1.85	671,582.14	5.924	72.71	360	357	က	41.05	695
\$700,000.01 - \$750,000.00	11	12,416,400.00	2.45	730,376.47	6.015	70.87	360	358	~	35.84	738
\$750,000.01 - \$800,000.00	9	4,671,350.00	0.92	778,558.33	6.059	71.10	329	327	က	37.75	728
\$800,000.01 - \$850,000.00	vo	4,160,500.00	0.82	832,100.00	5.999	70.87	360	357	ĸ	36.39	715
5850,000.01 - \$900,000.00	4	3,463,500.00	0.68	865,875.00	6.221	74.78	360	358	~	38.55	717
\$900,000.01 - \$950,000.00	9	5,570,700.00	1.10	928,450.00	6.108	77.52	360	358	7	39.89	695
\$950,000.01 - \$1,000,000.00	4	3,898,500.00	0.77	974,625.00	6.439	73.35	360	357	3	38.60	725
\$1,000,000.01 >=	=	15,667,850.00	3.09	1,424,350.00	5.793	53.33	345	343	7	28.91	713
Total:	1,442	\$507,314,868.00 100.00%	100.00%	351,813.36	5.984%	73.11%	357	354	3	38.15%	705
Minimum: \$54,400.00											
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Unpaid Balance	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
\$50.000.01 - \$100.000.00	21	\$1,774,707.38	0.35%	84,509.88	6.200%	51.79%	346	344	7	35.15%	703
\$100,000,01 - \$150,000.00	14	9,961,254.09	1.97	129,366.94	900.9	57.15	341	338	3	35.65	702
\$150,000.01 - \$200,000.00	130	23,278,597,19	4.59	179,066.13	6.098	66.51	345	343	3	37.58	691
\$200,000.01 - \$250,000.00	212	48,229,774.03	9.52	227,498.93	5.998	71.11	356	353	က	39.22	669
\$250,000.01 - \$300,000.00	234	64,439,020.09	12.72	275,380.43	5.977	73.22	358	355	3	38.58	669
\$300,000,01 - \$350,000.00	174	56,801,130.39	11.21	326,443.28	5.868	75.19	357	354		38.12	703
\$350,000,01 - \$400,000.00	151	56,821,662.97	11.21	376,302.40	6.001	75.08	329	356	9	37.76	701
\$400,000,01 - \$450,000,00	135	57,146,830.75	11.28	423,309.86	5.915	77.38	329	356	6	40.25	206
\$450,000.01 - \$500,000.00	76	46,069,679.32	60.6	474,945.15	6.085	75.38	359	356	6	38.38	202
\$500,000.01 - \$550,000.00	26	29,373,394.64	5.80	524,524.90	5.989	76.71	360	358	7	38.44	704
\$550,000.01 - \$600,000.00	34	19,510,929.66	3.85	573,850.87	5.987	76.50	360	358	7	40.87	719
\$600,000,01 - \$650,000.00	54	34,119,727.14	6.73	631,846.80	6.002	73.71	360	357	3	35.13	716
\$650,000,01 - \$700,000.00	14	9,402,150.00	1.86	671,582.14	5.924	17.71	360	357	٣	41.05	695
\$700,000.01 - \$750,000.00	17	12,406,133.91	2.45	729,772.58	6.015	70.87	360	358	7	35.84	738
\$750,000,01 - \$800,000.00	9	4,661,973.15	0.92	776,995.53	6.060	71.15	329	327	9	37.76	728
\$800,000,01 - \$850,000,00	\$	4,154,628.49	0.82	830,925.70	5.999	70.87	360	357	3	36.37	715
\$850,000,01 - \$900,000.00	4	3,463,500.00	9.0	865,875.00	6.221	74.78	360	358	7	38.55	717
8900,000.01 - 8950,000.00	9	5,565,835.19	1.10	927,639.20	6.109	77.53	360	358	7	39.89	695
5950,000.01 - \$1,000,000.00	4	3,891,817.27	0.77	972,954.32	6.440	73.34	360	357	3	38.60	725
\$1,000,000.01 >=	=	15,652,928.62	3.09	1,422,993.51	5.793	53.32	346	343	7	28.93	713
Total:	1,442	\$506,725,674.26	100.00%	351,404.77	5.984%	73.11%	357	354	3	38.15%	705
Minimum: \$54,400.00 Maximum: \$2,000.000.00											-
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Gross Rate	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
4.001% - 4.500%	4	\$1,431,111.00	_	357,777.75	4.407%	72.67%	360	357	33	32.05%	740
4.501% - 5.000%	55	23,253,376.97	4.59	422,788.67	4,936	67.42	358	356	7	34.96	727
5.001% - 5.500%	204	72,323,042.79		354,524.72	5.380	69.74	350	348	7	37.14	721
5.501% - 6.000%	615	213,087,068.82		346,483.04	5.853	71.67	356	354	6	38.41	709
6.001% - 6.500%	400	139,480,519.88		348,701.30	6,303	75.76	359	356	3	38.56	69
6.501% - 7.000%	125	43,991,011.10		351,928.09	6.769	78.29	360	357	3	39.02	687
7.001% - 7.500%	30	9,717,498.32		323,916.61	7.296	79.61	360	357	m	36.49	685
7.501% - 8.000%	90	2,942,045.38		367,755.67	7.745	81.54	360	356	4	43.76	99
8.501% - 9.000%	1	500,000.00		500,000.00	8.625	71.43	360	357	3	46.17	654
Total:	1,442	\$506,725,674.26	100.00%	351,404.77	5.984%	73.11%	357	354	3	38.15%	705
Minimum: 4.125% Maximum: 8.625%											

Westment OBS Investment

Original Term to Maturity	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
180	32	\$8,092,642.51	1.60%	252,895.08	5.672%	٠,	180	177		34,15%	889
240	9	1,551,235.90	0.31	258,539.32	5.740		240	238	7	35.91	701
360	1,404	497,081,795.85	98.10	354,046.86	5.990	73.46	360	357	3	38.23	705
Total:	1,442	\$506,725,674.26 100.00%	100.00%	351,404.77	5.984%	73.11%	357	354	6	38.15%	705
Minimum: 180											
Maximum: 360											

Remaining Term to Stated Maturity	COUNT	UPB	%	AVG UPB	WAC		LTV OTERM WAM AGE	WAM	AGE	DTI F	FICO
121 - 180	32	\$8,092,642.51		252,895.08	5.672%	54.40%	180	177	3	34.15%	889
181 - 240	9	1,551,235.90	0.31	258,539.32	5.740	59.76	240	238	7	35.91	701
301 - 360	1,404	497,081,795.85		354,046.86	5,990	73.46	360	357	3	38.23	705
Total:	1,442	\$506,725,674.26 100.00%	100.00%	351,404.77	5.984%	73.11%	357	354	- 1	3 38.15%	705
Minimum: 175											
Maximum: 359											

Seasoning	COUNT	UPB	%	AVG UPB	WAC		LTV OTERM WAM AGE	WAM	AGE	DTI	FICO
	232	\$86,095,804.00	_	371,102.60	5.817%	71.93%		357	_	37,35%	
2	357	129,182,834.49		361,856.68	5.975	72.57		354	7	38.46	•
8	286	200,468,533.65		342,096.47	6.030	73.66	356	353	eo	38.20	705
4	219	74,529,038.25	14.71	340,315.24	6,122	73.59		356	4	38,45	•
\$	47	16,089,863.88		342,337.53	5.737	74.76	,	352	S	38.31	713
9	1	359,600.00		359,600.00	5.750	78.17	360	354	9	0.00	`
Total:	1,442	\$506,725,674.26 100.00%	100.00%	351,404.77	5.984%	73.11%	357	354	3	38.15%	705
Minimum: 1											
Maximum: 6											

DTI	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FIC0
<= 0.000%	313	\$109,187,768.91	21.55%	348,842.71	5,961%	65.11%	357	354	6	0.00%	708
1.001% - 6.000%	7	956,000.00	0.19	478,000.00	5.750	80.00	360	357	3	4.21	156
6.001% - 11.000%	.	1,741,470.36	0.34	348,294.07	6.162	77.79	360	357	£	8.12	171
11.001% - 16.000%	•	3,498,592.62	0.69	437,324.08	5.833	64.11	296	293	£,	13.52	670
16.001% - 21.000%	20	6,842,818.32	1.35	342,140.92	5.986	60.90	356	354	7	19.14	715
21.001% - 26.000%	14	16,089,921.76	3.18	392,437.12	5.854	69.27	359	356	က	23.85	712
26.001% - 31.000%	92	31,516,487.29	6.22	342,570.51	5.923	71.10	360	357	ę.	28.87	720
31.001% - 36.000%	203	68,716,304.91	13.56	338,503.97	5.951	73.58	356	353	£	33.77	206
36.001% - 41.000%	323	114,297,271.08	22.56	353,861.52	5,991	77.19	357	354	£	38.51	703
41.001% - 46.000%	316	115,552,541.61	22.80	365,672.60	6.004	78.15	358	355	E.	43.44	669
46.001% - 51.000%	83	26,736,202.04	5.28	322,122,92	6.136	74.30	356	353	က	47.80	697
51.001% - 56.000%	24	7,269,702.05	1.43	302,904.25	6,184	71.39	357	354	33	53.38	697
56.001% - 61.000%	œ	2,644,158.22	0.52	330,519.78	6.117	70.47	347	344	60	58,66	707
61.001% - 66.000%	3	1,031,653,21	0.20	343,884.40	6.150	76.48	360	358	7	63.17	705
76,001% - 81.000%	-	644,781.87	0.13	644,781.87	6.250	79.76	360	356	4	77.63	792
Total:	1,442	\$506,725,674.26 100.00%	100.00%	351,404,77	5.984%	73.11%	357	354	3	38.15%	705
Minimum: 0.00%											
Maximum: 77.63%											
WAD11: 38.15%											

FICO Stores	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
570 - 579		\$301,866.77	0.06%	301,866,77	6.125%	78.96%	360	357	£	37.06%	577
580 - 589	7	1,713,446.35	0.34	244,778.05	6.203	67.07	360	357	e	42.08	285
590 - 599	4	963,105.57	0.19	240,776.39	6.653	78.59	360	358	7	35.03	594
609 - 009	6	3,166,790.72	0.62	351,865.64	6.771	79.25	360	357	6	40.92	604
610 - 619	7	2,108,395.75	0.42	301,199.39	6.404	82.04	360	357	6	40.60	615
620 - 629	41	13,350,488.05	2.63	325,621.66	6.403	73.63	360	358	7	38.06	625
630 - 639	49	16,022,785.26	3.16	326,995.62	6.188	72.62	341	338	6	37.22	635
640 - 649	79	25,041,641.04	4.94	316,982.80	6.194	72.48	353	351	6	39.23	645
650 - 659	92	29,055,781.37	5.73	315,823.71	6.126	72.89	355	353	٣	39.66	929
699 - 099	104	34,939,371.25	6,90	335,955.49	6.157	75.82	358	356	7	39.21	999
620 - 679	66	33,545,504.52	6.62	338,843.48	5.992	74.66	358	356	7	38.33	675
689 - 089	147	52,295,383.01	10,32	355,750.90	6.001	75.94	356	353	6	38.96	684
669 - 069	92	30,743,142.79	6.07	334,164.60	6.091	73.41	354	352	6	38.20	695
700 - 709	102	38,065,589,26	7.51	373,192.05	5.936	75.03	329	356	6	37.65	704
710 - 719	06	34,664,558.83	6.84	385,161.76	5.926	70.07	356	353	e	38.02	714
720 - 729	68	34,324,225.86	6.77	385,665.46	5.859	70.59	358	355	60	36,61	724
730 - 739	81	29,844,192.66	5.89	368,446.82	5.729	72.67	360	358	71	38.34	735
740 - 749	74	23,923,647.34	4.72	323,292.53	5.878	73.26	360	357	6	38.81	744
750 - 759	99	24,123,547.88	4.76	371,131.51	5.838	72.56	358	355	က	38.10	755
692 - 092	19	24,701,146.43	4.87	404,936.83	5.802	71.83	360	358	71	37.63	292
770 - 779	49	16,872,355.99	3,33	344,333.80	2,767	70.28	359	356	ĸ	39.56	4//
780 - 789	20	18,286,162.87	3.61	365,723,26	5.882	71.19	360	357	m	34.07	785
790 - 799	31	11,949,126,21	2.36	385,455.68	5.990	71.49	346	343	6	36.02	793
800 - 809	13	4,473,257.84	0.88	344,096.76	5,640	65.37	355	352	က	33.01	804
810 - 819	S	2,146,873.26	0.42	429,374.65	6.005	73.68	360	357	6	38.30	814
820 - 829	-	103,287.40	0.02	103,287.40	5.750	28.15	360	357	3	31.31	821
Total:	1,442	\$506,725,674.26 100.00%	100.00%	351,404.77	5.984%	73.11%	357	354	3	38.15%	705
Minimum FICO: 577 Maximum FICO: 821 vva error, 706											

90% 3 \$389,500.00 0.08% 129,833.3.3 5.747% 15.42% 360 358 2 90% 8 1,121,557.69 0.22 140,194.71 5.901 23.18 339 337 2 90% 12 2,447,508.51 0.48 203,959.04 5.533 2.699 339 337 2 90% 21 3,211,455.73 0.63 247,032.75 5.94 32.65 342 339 37 2 90% 31 8,077,971.38 1.30 247,333 5.94 32.65 342 341 339 37 90% 31 8,077,971.38 1.30 2.06 2.07 5.94 42.45 344 341 2 90% 38 11,470,165.94 2.26 301,846.47 5.819 47.53 340 338 3 90% 53 115 4,99 344,452.18 5.639 47.53 346 3 3 3 3 <th>Loan to Value Ratio</th> <th>COUNT</th> <th>UPB</th> <th>%</th> <th>AVG UPB</th> <th>WAC</th> <th>LTV</th> <th>OTERM WAM</th> <th>WAM</th> <th>AGE</th> <th>DTI</th> <th>FICO</th>	Loan to Value Ratio	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM WAM	WAM	AGE	DTI	FICO
8 1,121,557.69 0.22 140,194,71 5.901 23.18 339 337 2 12 2,447,508.51 0.48 203,959.04 5.533 26.99 339 337 2 13 3,211,425.73 0.63 247,032.75 5.947 32.65 342 339 3 21 6,605,213.02 1.39 314,533.95 5,671 38.25 341 339 2 38 11,470,165.94 2.26 301,846.47 5.89 47.53 340 338 3 53 18,599,099.07 3.67 350,926.40 5.79 52.54 356 354 2 66 22,733,843.33 4.49 344,452.18 5.66 57.75 342 354 3 114 37,815,058.43 8.06 355,287.47 5.76 63.81 354 3 3 78 29,441,175.42 5.81 31,711.04 5.96 69.43 357 3 4 3 3 3 4 3 4 36,887.29 6 69.43 35	15.01% - 20.00%	6	\$389,500.00	0.08%	129,833.33	5.747%	15.42%	360	358	7	0.00%	718
12 2,447,508,51 0,48 203,959,04 5.533 26.99 339 337 2 13 3,211,425,73 0,63 247,032,75 5.947 31.65 342 339 3 21 6,665,213,02 1.30 314,533,95 5.671 38.25 341 339 2 31 8,077,971,36 1.26 20,6579,72 5.639 42.45 344 341 2 53 11,470,165,94 2.26 301,846,47 5.819 47.53 340 338 3 66 22,733,843,93 4,49 344,452,18 5.686 57.75 342 359 2 115 40,888,059,43 8.06 35,287,47 5.768 69,43 357 354 3 7 5,441,175,42 8.06 35,287,47 5.768 69,43 357 354 3 8 5,441,175,42 8.06 35,287,47 5.768 69,43 357 354 3 8 3,781,508 6.027 364,887,29 6.031 79 359 <	20.01% - 25.00%	•	1,121,557.69	0.22	140,194.71	5.901	23.18	339	337	7	41.80	726
13 3,211,425.73 0.63 247,032.75 5.947 32.65 342 339 3 21 6,665,213.02 1.30 314,533.95 5.671 38.22 341 339 2 31 8,077,971.38 1.59 26,579.72 5.639 4.45 344 341 2 53 11,470,165.94 2.26 36,797.75 5819 47.53 340 338 3 66 22,733,843.93 4,49 344,452.18 5.686 57.75 342 356 354 2 115 40,888,059.43 8.06 355,287.47 5.786 63.81 354 3 3 3 3 3 3 4 2 344,452.18 5.686 57.75 342 356 354 2 3 <t< td=""><td>25.01% - 30.00%</td><td>12</td><td>2,447,508.51</td><td>0.48</td><td>203,959.04</td><td>5.533</td><td>26.99</td><td>339</td><td>337</td><td>7</td><td>28.01</td><td>731</td></t<>	25.01% - 30.00%	12	2,447,508.51	0.48	203,959.04	5.533	26.99	339	337	7	28.01	731
21 6,605,213,02 1.30 314,533,95 5,671 38.22 341 339 2 31 8,077,971,38 1.59 260,579,72 5,639 42.45 344 341 2 38 11,470,165,94 2.26 301,866,47 5,819 47.53 340 338 3 66 2,773,843,93 4,49 344,452,18 5,686 57.75 342 339 2 115 40,888,053,43 8.06 344,452,18 5,686 57.75 342 339 2 114 37,815,058,49 7.46 331,711.04 5.96 69.43 357 354 3 78 29,441,175,42 5.81 377,450,97 6,126 73.74 359 356 3 837 305,385,554,90 60.27 364,857,29 6,031 79.78 359 357 3 4 1,311,000,30 0.26 347,116,87 6,432 84,55 360 358 2 4 1,111,925,33 0.22 327,155,00 6,431 73,11% 3	30.01% - 35.00%	13	3,211,425.73	0.63	247,032.75	5.947	32.65	342	339	æ	37.22	688
31 8,077,971.38 1.59 260,579.72 5.639 42.45 344 341 2 38 11,470,165.94 2.26 301,846.47 5.819 47.53 340 338 3 66 2.773,849.99 3.67 350,256.40 5.775 342 354 2 2 115 40,888,059.43 3.4 344,452.18 5.686 57.75 342 339 2 114 37,815,058.49 7.46 331,711.04 5.966 69.43 357 354 3 78 29,441,175.42 5.81 377,450.97 6.126 73.74 359 356 3 837 305,385,554.90 60.27 364,857.29 6.031 79.78 359 356 3 4 1,311,000.00 0.26 347,716.87 6.413 89.41 360 358 2 4 1,112,925.33 0.22 324,750.00 6.836 95.00 360 358 2 4 1,112,925.33 0.22 378,750.00 6.836 95.00 360 <td>35.01% - 40.00%</td> <td>21</td> <td>6,605,213.02</td> <td>1.30</td> <td>314,533.95</td> <td>5.671</td> <td>38.22</td> <td>341</td> <td>339</td> <td>7</td> <td>29.63</td> <td>723</td>	35.01% - 40.00%	21	6,605,213.02	1.30	314,533.95	5.671	38.22	341	339	7	29.63	723
38 11,470,165.94 2.26 301,846.47 5.819 47.53 340 338 3 66 22,733,84.53 4.49 344,452.18 5.86 57.75 342 354 2 115 40,888,059.43 8.06 355,287.47 5.768 63.81 354 359 2 114 37,815,058.43 8.06 355,287.47 5.768 63.81 354 351 354 114 37,815,058.43 8.06 355,287.47 5.96 69.43 357 354 12 29,441,175.42 5.81 377,460.97 6.126 73.74 359 356 3 17 6,426,342.95 1.27 364,857.29 6.031 79.78 359 357 3 28 9,719,272.47 1.92 347,716.87 6.43 95.00 360 358 2 4 1,311,000.00 0.26 327,750.00 6.836 95.00 360 358 2 4 1,112,925.33 0.22 378,731.33 6.147 100.00 360 359 1 1,442 \$506,725,674.26 100.00% 351,404.77 \$5.984% 73.11% 357 3	40.01% - 45.00%	31	8,077,971.38	1.59	260,579.72	5.639	42.45	344	341	7	31.16	719
53 18,599,099.07 3.67 350,926,40 5.790 52.54 356 354 2 66 22,733,843.93 4.49 344,452.18 5.866 57.75 342 339 2 114 40 34,452.18 5.866 57.75 342 359 2 114 37,815,058,43 8.06 355,287.47 5.768 63.81 354 351 351 351 351 351 351 351 351 354 359 36 354	45.01% - 50.00%	38	11,470,165.94	2,26	301,846.47	5.819	47.53	340	338	9	35.51	730
66 22,733,843,93 4,49 344,452.18 5.686 57.75 342 339 2 115 40,888,059,43 8.06 355,887.47 5.768 63.81 354 351 3 114 37,815,058,49 7.46 331,711.04 5.96 69.43 357 354 3 29,441,1758,49 7.46 31,711.04 5.96 69.43 357 354 3 837 305,385,554.90 60.27 346,887.29 6.031 79.78 359 356 3 17 6,426,342.95 1.27 378,020.17 6,432 84.55 360 358 2 28 9,719,272.47 1.92 347,116.87 6,431 89.41 360 358 2 4 1,112,925.33 0.25 327,750.00 6.836 95.00 360 358 1 4 1,112,925.33 0.22 278,231.33 6.147 100.00 360 359 3 1,442 \$506,725,674.26 100.00% 351,404.77 \$5,984% 73.11% 357	50.01% - 55.00%	53	18,599,099.07	3.67	350,926.40	5.790	52.54	356	354	7	35.49	710
115 40,888,059,43 8.06 355,287.47 5.768 63.81 354 351 3 114 37,815,058,49 7.46 331,711.04 5.96 69,43 357 354 3 78 29,441,175,42 5.81 377,460,97 6.126 73.74 359 356 3 837 305,385,554,90 60.27 36,887,29 6.031 79.78 359 357 3 17 6,426,342,95 1.27 378,020,17 6,432 84.55 360 358 2 4 1,311,000 0.26 347,750,00 6.386 95.00 360 358 1 4 1,112,925,33 0.22 278,231,33 6.147 100.00 360 359 1 1,442 \$\$506,725,674,26 100.00% 351,404,77 5.984% 73.11% 357 354 3	55.01% - 60.00%	99	22,733,843.93	4.49	344,452.18	5.686	57.75	342	339	7	33.25	269
114 37,815,058,49 7.46 331,711.04 5.996 69.43 357 354 3 78 29,441,175,42 5.81 377,450.97 6.126 73.74 359 356 3 837 305,385,554.90 60.27 364,877.29 6.031 79.78 359 357 3 17 6,456,342.95 1.27 378,020.17 6,432 84.55 360 358 2 4 1,311,000 0.26 337,150,00 6,413 89.41 360 358 2 4 1,112,925.33 0.22 278,231.33 6,147 100.00 360 359 1 1,442 \$\$S06,725,674.26 100.00% 351,404.77 \$\$984% 73.11% 357 354 3	60.01% - 65.00%	115	40,858,059,43	8.06	355,287.47	5.768	63.81	354	351	E	34.00	710
78 29,441,175,42 5.81 377,450,97 6.126 73.74 359 356 3 837 305,385,554,90 60.27 364,857.29 6.031 79.78 359 357 3 17 6,455,342.95 1.27 378,020.17 6,432 84,55 360 358 2 28 9,719,772.47 1.92 347,116.87 6,413 89.41 360 358 2 4 1,311,000.00 0.26 327,750.00 6,836 95.00 360 358 2 4 1,112,925.33 0.22 278,231.33 6,147 100.00 360 359 1 1,442 \$506,725,674.26 100.00% 351,404.77 \$5,984% 73.11% 357 354 3	65.01% - 70.00%	114	37,815,058,49	7.46	331,711.04	5.996	69.43	357	354	3	38.49	707
837 305,385,554,90 60.27 364,857.29 6.031 79.78 359 357 3 17 6,426,342,95 1.27 378,020.17 6.432 84.55 360 388 2 28 9,719,272.47 1.92 347,716.87 6.413 89.41 360 358 2 4 1,311,000.00 0.26 327,750,00 6.836 95.00 360 358 2 4 1,112,925.33 0.22 278,231.33 6.147 100.00 360 359 1 1,442 \$506,725,674.26 100.00% 351,404.77 \$5.984% 73.11% 357 354 3	70.01% - 75.00%	78	29,441,175.42	5.81	377,450.97	6.126	73.74	359	356	'n	39,33	707
17 6,426,342,95 1.27 378,020.17 6,432 84.55 360 358 2 28 9,719,272.47 1.92 347,116.87 6,413 89,41 360 358 2 4 1,311,000.00 0.26 327,750.00 6,836 95.00 360 358 2 4 1,112,925.33 0.22 278,231.33 6,147 100.00 360 359 1 1,442 \$506,725,674.26 100.00% 351,404.77 \$5,984% 73.11% 357 354 3	75.01% - 80.00%	837	305,385,554.90	60.27	364,857.29	6.031	79.78	359	357	e	38.74	705
00% 28 9,719,272.47 1.92 347,116.87 6.413 89.41 360 358 2 00% 4 1,311,000.00 0.26 327,750.00 6.836 95.00 360 358 2 1.00% 4 1,112,925.33 0.22 278,231.33 6.147 100.00 360 359 1 1.442 \$5506,725,674.26 100.00% 351,404.77 5.984% 73.11% 357 354 3 15.06	80.01% - 85.00%	11	6,426,342.95	1.27	378,020.17	6.432	84.55	360	358	7	40.73	664
00% 4 1,311,000.00 0.26 327,750.00 6.836 95.00 360 358 2 1.00% 4 1,112,925.33 0.22 278,231.33 6.147 100.00 360 359 1 1.442 \$506,725,674.26 100.00% 351,404.77 5.984% 73.11% 357 354 3 15.06	85.01% - 90.00%	28	9,719,272.47	1.92	347,116.87	6.413	89.41	360	358	7	41.67	999
1.00% 4 1,112,925.33 0.22 278,231.33 6.147 100.00 360 359 1 1,442 \$506,725,674.26 100.00% 351,404.77 5.984% 73.11% 357 354 3 15.06	90.01% - 95.00%	4	1,311,000.00	0.26	327,750.00	6.836	95.00	360	358	7	35.85	692
1,442 \$506,725,674.26 100.00% 351,404.77 5,984% 73.11% 357 354 3	95.01% - 100.00%	4	1,112,925.33	0.22	278,231.33	6.147	100.00	360	359	-	41.92	715
	Total:	1,442	\$506,725,674.26	100.00%	351,404.77	5.984%	73.11%	357	354	9	38.15%	705
	Minimum: 15.06											

Combined Loan To Value Ratio	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
15.01% - 20.00%	6	\$389,500.00	0.08%	129,833.33	5.747%	15.42%	360	358	7	0.00%	718
20.01% - 25.00%	9	806,557.69	0.16	134,426.28	5.897	23,31	331	329	7	41.80	730
25.01% - 30.00%	10	1,546,486.71	0.31	154,648.67	5.641	27.26	327	325	m	28,01	716
30.01% - 35.00%	15	3,732,085.58	0.74	248,805.71	5.905	31.13	345	342	7	37.30	869
35.01% - 40.00%	19	5,209,213.02	1.03	274,169.11	5.813	37.63	336	334	7	26.73	727
40.01% - 45.00%	29	7,225,543.03	1.43	249,156.66	5.683	42.28	342	339	7	31,16	718
45.01% - 50.00%	38	11,522,564.89	2.27	303,225.39	5.803	47.15	340	338	3	36.19	729
50.01% - 55.00%	920	17,517,227.00	3.46	350,344.54	5.787	52.55	326	354	7	35.91	710
55.01% - 60.00%	09	20,302,905.05	4.01	338,381.75	5.707	57.69	339	337	7	33,09	695
60.01% - 65.00%	111	39,902,460.75	7.87	359,481.63	5.718	62.44	354	351	6	33.72	708
65.01% - 70.00%	81	24,529,484.51	4.84	302,833.14	5.913	68.74	356	353	6	38.90	713
70.01% - 75.00%	62	22,309,637.39	4.40	359,832.86	6.062	72.31	359	356	ю	40.87	704
75.01% - 80.00%	263	98,410,864.06	19.42	374,185.79	950.9	78.85	359	356	E.	38.43	709
80.01% - 85.00%	35	16,193,054.96	3,20	462,658.71	6.236	77.74	360	357	3	38.88	089
85.01% - 90.00%	113	45,552,690.93	8.99	403,121.16	6,168	79.86	360	357	E	39.04	200
90.01% - 95.00%	110	40,122,603.66	7.92	364,750.94	6.224	79.34	359	356	60	38.04	269
95.01% - 100.00%	437	151,452,795.04	29.89	346,573.90	5.962	79.88	360	357	3	38.92	704
Total:	1,442	\$506,725,674.26 100.00%	100.00%	351,404.77	5.984%	73.11%	357	354		38.15%	705
Minimum: 15.06 Maximum: 100.00											

Geographic Concentration	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
California	1,442	\$506,725,674.26	100.00%	351,404.77	5.984%	73.11%	357	354	3	38.15%	705
Total:	1,442	\$506,725,674.26	100.00%	351,404.77	5.984%	73.11%	357	354	3	38.15%	705

North-South CA	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
North CA	321	\$119,998,116.09	23.68%	373,825.91	5.980%	71.45%	357	354		37.21%	711
South CA	1,121	386,727,558.18	76.32	344,984.44	5.985	73.63	357	354	3	38.42	703
Total:	1,442	\$506,725,674.26 100.00%	100.00%	351,404.77	5.984%	73.11%	357	354	က	38.15%	705

Zip Code Concemtration	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM /	AGE	DTI	FICO
92336	14	\$4,728,552.60	Ī	337,753.76	5.821%	80.00%	360	357	_(C)	39.27%	691
92562	10	4,136,935.19		413,693.52	5.995	79.09	360	358	7	40.53	099
92503	12	3,842,983.35		320,248.61	6.214	78.56	354	351	33	37.83	710
93033	10	3,305,583,85		330,558.38	6.010	67.51	360	358	7	44.98	089
92673	v	3,271,450.00		654,290.00	6.003	75.98	360	357	33	25,38	7117
Other	1,391	487,440,169.28	96.19	350,424.28	5,983	72.97	357	354	3	38.14	206
Total:	1,442	\$506,725,674.26	100.00%	351,404.77	5.984%	73.11%	357	354	က	38.15%	705

ance - Cashout 568 188,771,792.97 56.03% 362,627.31 6 ance - Rate Term 91 34,016,698.52 6.71 373,809.87	UPB % AVG UPB	WAC I	LTV OTERM	WAM AGE	AGE	DTI	FICO
ance - Cashout 568 188,771,792.97 37.25 332,344,71 5.990 ance - Rate Term 91 34,016,698.52 6.71 373,809.87 5.700	362,627.31	-	8% 360	357	ю.	38.84%	711
ance - Rate Term 91 34,016,698.52 6.71 373,809.87 5.700	332,344.71		355	352	7	37.56	695
1 44 SENCE THE LATE 100 000 1 15 1 404 77 5 0949/	373,809.87	i	342	340	3	34.69	710
\$300,143,014.40 100.00 /0 331,404.1 3.704.0	100.00% 351,404.77	5.984% 73.1	1% 357	354	ю.	38.15%	705

Document Type	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
Stated Income Full Asset	809	\$224,755,044.73	4	369,662.90	5.993%	76.25%	359	356	E	38.33%	707
Stated Documentation	319	105,524,538.07	20.82	330,797.92	990'9	73.52	355	352	7	37.48	969
No Income No Asset	223	70,281,893.34		315,165.44	5.898	60.79	355	353	6	0.00	707
Full Documentation	203	67,698,322.54		333,489.27	5,863	75.02	352	349	3	38.62	708
No Ratio	68	38,465,875.58		432,200.85	6.073	72.85	359	357	e	0.00	710
Total:	1.442	\$506.725.674.26	100.00%	351.404.77	5.984%	73.11%	357	354	٤.	38.15%	705

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Property Type	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
Single Family Residence	1,021	\$351,811,709.51	_	344,575.62	5.959%	72.52%	357	354	ю	38.30%	704
PID	149	62,837,956,26		421,731.25	6.036	75.49		354	m	37.87	701
Condo	169	52,653,017,26		311,556,32	5,982	77.42		356	'n	37.74	709
2-4 Family	103	39,422,991.23	7.78	382,747.49	6.126	68.90	356	353	3	37.91	714
Total:	1,442	\$506,725,674.26	100.00%	351,404.77	5.984%	73.11%	357	354	6	38.15%	705

Occupancy	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM AGE	AGE	DTI	FICO
	1 130	SAAC 3AE CAO 73	/00/ 00	27 000 632	Z 0560/	72 690/	267	16.4	,,	70 9Ko/.	703
Owner Occupied	0.67,1	0/-0+0,0+0,0++0	0/ 00,00	207,004,00	0,730,70	0/ 00.00/	6	2	,	7,00,74	3
Non-Owner Occupied	193	55,349,234.92	10.92	286,783.60	6.164	68.13	357	355		30.94	720
Second Home	61	5,030,798.61	0.99	264,778.87	6.458	77.77	360	357	3	24.93	713
Total	1 442	8506 725 674 26	100.00%	351.404.77	5.984%	73.11%	357	354	"	29.93%	705
LOIGI		and the state of									-

Lien Position	COUNT	UPB	%	AVG UPB	WAC	LTV	LTV OTERM	WAM	AGE	DTI	FICO
1	1,442	\$506,725,674.26	100.00%	351,404.77	5.984%	73.11%	357	357 354	3	38.15%	705
Fotal:	1,442	\$506,725,674.26	100.00%	351,404.77	5,984%	73.11%	357	354	60	38.15%	705

Prepayment Penalty	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
0	260	\$97,651,855,47	19.27%	375,584.06	6.155%	73.34%	357	354	6	38,28%	715
- 6	30	11,600,301,38	2.29	386,676.71	5.960	67.95	360	357	3	34.60	731
17	110	42,580,295.16	8.40	387,093.59	6.059	73.32	356	353	e	39.02	•
24	481	160,621,031.41	31.70	333,931.46	5.926	77.37	360	357	3	38.39	694
36	538	186,277,918.69	36.76	346,241.48	5.925	69.65	354	351	7	37.73	-
09	23	7,994,272.15	1.58	347,577.05	6.059	71.88	360	357	6	40.57	708
Total:	1,442	\$506,725,674.26 100.00%	100.00%	351,404.77	5.984%	73.11%	357	354	3	38.15%	705
wa Term: 22.934	-										

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Prepayment Type	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
12H	85	\$31,331,671.18	6.18%	368,607.90	6.182%	75.62%	360	357	'n	39.75%	200
12M	17	7,294,555.67	1.44	429,091.51	5.798	64.97	360	357	6	36.18	726
12S	œ	3,954,068.31	0.78	494,258.54	5.568	70.49	•	320	4	36.04	732
24H	365	121,636,280.86	24.00	333,250.08	5.897	77.98	360	357	7	38.41	697
24M	96	32,407,443.66	6.40	337,577.54	5.976	76.37		357	ĸ	38.94	694
24S	20	6,577,306.89	1.30	328,865.34	6.224	71.11	•	357	60	35.02	717
. Н9Е	403	140,045,485.06	27.64	347,507.41	5.891	69.19	353	351	7	37.76	705
36M	106	35,505,603.31	7.01	334,958.52	6.003	71.96	.,	353	33	38.08	709
368	29	10,726,830.31	2.12	369,890.70	6.121	68.15	360	357	e	36.17	725
H09	•	3,004,537.63	0.59	375,567.20	6.326	68.72		357	6	36.29	682
M09	6	3,168,281.39	0.63	352,031.27	6.002	75.91		356	4	48.24	208
S09	9	1,821,453.13	0.36	303,575.52	5.720	70.09		357	6	34.54	750
Н	14	4,969,278.51	0.98	354,948,46	6.025	66.80	360	357	60	38.01	740
W9	13	5,532,572.88	1.09	425,582.53	5.885	66.64		358	7	30.15	729
S	3	1,098,450.00	0.22	366,150.00	6.041	79.70	360	357	3	43.25	701
No PPP	260	97,651,855.47	19.27	375,584.06	6.155	73.34	357	354	3	38.28	715
Total:	1,442	\$506,725,674.26 100.00%	100.00%	351,404,77	5.984%	73.11%	357	354	150	38.15%	705

Balloon Flag	COUNT	UPB	%	AVG UPB	WAC	LT	OTERM WAM	WAM	AGE	DTI	FICO
Not a Balloon Loan	1,442	\$506,725,674.26 100.00%	100.00%	351,404.77	5.984%	73.11%	357	354		38.15%	705
Total:	1,442	\$506,725,674.26 100.00%	100.00%	351,404.77	5.984%	73.11%	357	354	ю	38.15%	705

Originator	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DII	EIC0
Avaris Capital	21	\$6,924,531.78	1.37%	329,739.61	5.930%	72.51%	355	353	-	37.53%	715
Gateway Bank FSB	81	30,444,461.54	6.01	375,857.55	5.862	65.90	354	352	6	37.40	730
Heritage Plaza Mortgage, Inc.	23	5,917,750.00	1.17	257,293.48	6.011	72.44	360	356	4	43.43	206
Loan Center of California, Inc.	19	8,559,330,44	1.69	450,491.08	6.105	75.31	360	356	4	42.59	695
Mylor Financial	_	398,000.00	0.08	398,000.00	7.300	80.00	360	358	7	49.28	629
Opteum	931	325,169,475.02	64.17	349,269.04	5.980	73.19	356	354	7	37.76	669
Penmtek Mortgage Services	-	490,000.00	0.10	490,000.00	7,375	70.00	360	356	4	34.85	1/9
Provident Bank	215	77,060,742.14	15.21	358,422.06	6.017	75.07	358	355	Ю	38.43	710
Pro30 Funding	-	520,000.00	0,10	520,000.00	7.850	80.00	360	355	8	0.00	702
Ouicken Loans	3	949,739.03	0.19	316,579.68	6.384	77.33	360	356	4	47.79	707
Realty Mortgage Corp	30	9,442,564.00	1.86	314,752.13	5.570	74.43	360	355	\$	37.68	726
Shearson Mortgage	7	2,136,870.39	0.42	305,267.20	6.237	71.43	360	356	4	35.54	069
Stearns Lending, Inc.	89	26,844,935.83	5.30	394,778.47	900.9	74.27	360	356	4	39.27	725
Sun West Mortgage Co.	41	11,867,274.08	2.34	289,445.71	6.148	71.88	349	346	3	43.35	717
Total:	1,442	\$506,725,674.26 100.00%	100.00%	351,404.77	5.984%	73.11%	357	354	ξ	38.15%	705

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Gross Rate-ARMS	COUNT	UPB	%	AVG UPB	WAC	LTV	LTV OTERM	WAM AGE	AGE	DTI	FICO
4 001% - 4 500%	4	\$1.431.111.00	-	357,777,75	4.407%	72.67%	360	357	m	32.05%	740
4 501% - 5 000%	43	15,105,891.78	'	351,299.81	4.901	73.18	360	357	6	36.95	
5.001% - 5.500%	141	47,959,966,41	14.11	340,141.61	5,364	74.59	360	357	6	37.82	714
5 501% - 6 000%	384	137,579,049,51		358,278.77	5.840	75.84	360	357	æ	38.90	
5.501 % - 6.505 %	260	96,452,186,56		370,969.95	6.304	77.58	360	357	6	38.00	
6 501% - 7 000%	98	33,232,972,37		386,429.91	6.773	79.10	360	357	Ð	38.56	
7.001% - 7.500%	25	5.960,920.74		298,046.04	7.294	82.03	360	357	က	38.08	
7 501% - 8 000%	ı.	1,624,907.07		324,981.41	7.727	85.10	360	356	4	43.00	
8.501% - 9.000%		500,000.00		500,000.00	8.625	71.43	360	357	3	46.17	1
Total:	944	\$339,847,005.42	100.00%	360,007.42	2.986%	76.49%	360	357	6	38.35%	701
Minimum: 4.125%											
Maximum: 8.625%											

Gross Rate-FRMS	COUNT	UPB	%	AVG UPB	WAC		LTV OTERM WAM	WAM	AGE	DTI	FICO
4 501% - 5 000%	12	\$8.147.485.19	4	678.957.10	2.000%	56.72%		354	_	29.27%	-
5.001% - 5.500%	1 52	24.363,076.38		386,715.50	5.411	60,18		330	7	35.42	735
5 501% - 6 000%	231	75,508,019,31		326,874,54	5.877	64.08		347	7	37.35	
5.301 /3 - 0.300 /3	140	43,028,333,32		307,345,24	6.301	71.70		354	33	39.82	
6.501% - 7.000%	66	10.758,038.74		275,847.15	6.754	75.79		357	3	40.54	_
7,001% - 7,500%	9	3.756.577.58		375,657.76	7.298	75.77		357	3	34,11	
7.501% - 8.000%	i w	1,317,138.32	0.79	439,046.11	7.767	77.14	360	357	3	44.83	
Total:	498	\$166,878,668.84 100.00%	100.00%	335,097.73	5.979%	_	350	348	7	37.71%	712
Minimum: 5.000%											

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Gross Margin	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
2.001% - 2.250%	268	\$98,963,588.77	29.12%	369,267.12	5.897%	74.07%	360	357	60	38.25%	716
2,251% - 2,500%	92	33,076,325.26	9.73	359,525.27	6.020	76.81	360	357	က	38.90	969
2.501% - 2.750%	08	29,620,494.70	8.72	370,256.18	6.132	77.52	360	357	က	36.37	700
2.751% - 3.000%	310	108,079,950.00	31.80	348,645.00	5.919	78.35	360	358	7	38.85	669
3.001% - 3.250%	09	22,881,463.49	6.73	381,357.72	2.906	73,39	360	357	3	37.15	710
3,251% - 3,500%	24	9,656,580.44	2.84	402,357.52	6.047	74.70	360	326	4	41.68	695
3,501% - 3,750%	36	12,832,485.78	3.78	356,457.94	6.029	75.61	360	357	6	35.76	702
3,751% - 4.000%	9	2,411,025.36	0.71	401,837.56	6.063	74.60	360	357	က	43.43	705
4,001% - 4,250%	6	00'000'966	0.29	332,000.00	6.122	80.00	360	326	4	38.15	969
4.251% - 4.500%	2	536,800.00	0.16	268,400.00	5.371	82.53	360	357	9	42.76	929
4.501% - 4.750%	1	478,800.00	0.14	478,800.00	5.750	90.00	360	357	6	40.70	619
4.751% - 5.000%	10	3,605,600.00	1.06	360,560.00	9799	79.06	360	357	6	42.50	705
5.001% - 5.250%	ĸ	1,969,858.21	0.58	393,971.64	5.781	76.84	360	386	4	34.66	642
5.251% - 5.500%	∞	3,117,817.65	0.92	389,727.21	6.223	76,91	360	358	7	38.56	631
5.501% - 5.750%	œ	2,238,463.68	99.0	279,807.96	6.238	82.15	360	357	3	37.53	299
5.751% - 6.000%	9	2,064,195.75	0.61	344,032.63	6.729	86.61	360	357	6	43.01	648
6.001% - 6.250%	4	1,228,819.10	0.36	307,204.78	6.862	83.70	360	358	7	34.05	621
6.251% - 6.500%	3	508,921.40	0.15	169,640.47	6.615	77.59	360	358	7	35.01	622
6.501% - 6.750%	x	2,571,932.57	0.76	321,491.57	6.546	81.12	360	357	e	38.77	679
6.751% - 7.000%	6	2,319,383.26	0.68	257,709.25	7.239	83.47	360	357	6	41.25	634
7.001% - 7.250%	1	688,500.00	0.20	688,500.00	7.500	85.00	360	358	7	51.70	636
Total:	944	\$339,847,005.42 100.00%	100.00%	360,007.42	2.986%	76.49%	360	357	3	38.35%	701
Minimum: 2.250% Maximum: 7.250%											
Weighted Average: 2.913%											

Minimum Rate	COUNT	UPB	%	AVG UPB	- 1	LTV	WAC LTV OTERM WAM AGE	WAM	AGE	DTI	DTI FICO
2,001% - 3.000%	750	\$269,740,358.73	•	359,653.81	5.947%	76.50%	360	357	60	38.38%	
3.001% - 4.000%	126	47,781,555.07	14.06	379,218.69	5.975	74.31	360	357	3	37.54	704
4,001% - 5.000%	12	4,372,600.00		364,383.33	6.544	79.28	360	357	3	40.13	
5,001% - 6.000%	14	4,778,467.65		341,319.12	5.735	80.63	360	358	7	41.47	
6.001% - 7.000%	34	10,546,179.85		310,181.76	6.575	80.60	360	357	3	38,11	
7.001% - 8.000%	&	2,627,844.13	i	328,480.52	7.419	86.41	360	357	3	40.04	
Total:	944	\$339,847,005.42 100.00%	100.00%	360,007.42	5.986% 76.49%	76.49%	360	357	33	38.35%	701
Minimum: 2.250%											
Maximum: 7.700%											
Weighted Average: 2.938%		,									

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Maximum Rate	COINT	IIPR	%	AVGUPB	WAC	LTV	OTERM WAM AGE	WAM	AGE	DTI	FICO
Auto manus										-	
9,001% - 10.000%	S	\$2,133,085.00	_	426,617.00	4.947%	66.23%		356	4	38.98%	
10,001% - 11,000%	214	76,625,916.13		358,065.03	5.605	75.05		357	٣	37.82	
11.001% - 12.000%	470	167,582,022.90		356,557,50	5.898	76.32		357	€	38.23	
12.001% - 13.000%	220	81,451,858.32		370,235.72	6.418	77.86		357	6	38.87	-
13.001% - 14.000%	20	6,430,960.18	1.89	321,548.01	7.187	82.06	360	357	3	38.91	99
14.001% - 15.000%	7	2,150,690.74		307,241.53	7.650	80.98		357	6	43.32	
16.001% - 17.000%	_	676,000.00		676,000.00	4.875	80.00		355	ĸ	0.00	
17.001% - 18.000%		1,427,990.34		475,996.78	5.784	76.49		355	S	0.00	
18,001% - 19,000%	4	1,368,481.81		342,120.45	6.571	17.61	360	356	4	45.40	
Total:	944	\$339,847,005.42 100.00%	100.00%	360,007.42	2.986%	76.49%	360	357	3	38.35%	701
Minimum: 9.750%											
Maximum: 18.750%											
Weighted Average: 11.726%											

Next Rate Reset Date	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
2005-10-01	*	\$3,661,761.00	1.08%	457,720.13	5.368%	75.70%	360	355	\$	37.70%	701
2005-11-01	21	6,787,497.62	2.00	323,214.17	5.682	74.19	360	356	4	41.01	710
2005-12-01	14	6,262,293.36	1.84	447,306.67	5.943	79.37	360	357	6	36.56	709
2006-01-01	7	4,225,000.00	1.24	603,571.43	5.721	61.20	360	358	7	31.00	206
2007-04-01	21	6,689,775.00	1.97	318,560.71	5.905	75.87	360	355	S	39.45	700
2007-05-01	46	14,081,914.21	4.14	306,128.57	6,180	75.91	360	356	4	40.96	684
2007-06-01	139	47,362,277.08	13.94	340,735.81	5.949	77.85	360	357	9	38,34	289
2007-07-01	130	46,356,005.16	13.64	356,584.66	6,004	78.92	360	358	7	39.66	889
2007-08-01	97	33,250,250.00	9.78	342,786.08	5.932	79.59	360	329	-	38.65	269
2008-04-01	7	2,040,348.00	09.0	291,478.29	5.718	78.08	360	355	S	39.66	739
2008-05-01	34	12,214,329.81	3.59	359,244.99	6.015	73.51	360	356	4	37.84	715
2008-06-01	32	11,826,548.81	3.48	369,579.65	6.225	76.42	360	357	6	41.70	702
2008-07-01	14	4,252,095.75	1.25	303,721.13	90.9	77.23	360	358	7	38.87	683
2008-08-01	4	1,624,649.00	0.48	406,162.25	6.201	77.26	360	359	_	37.47	682
2010-03-01	-	359,600.00	0.11	359,600.00	5.750	78.17	360	354	9	0.00	707
2010-04-01	œ	2,454,810.92	0.72	306,851,36	5.677	74.43	360	355	ĸ	40.93	751
2010-05-01	29	23,907,093.02	7.03	356,822.28	6,095	76.09	360	356	4	36.92	705
2010-06-01	156	59,316,320.58	17.45	380,232.82	6.002	75.66	360	357	9	37.98	715
2010-07-01	80	28,643,254.47	8.43	358,040.68	6.009	74.59	360	358	7	36.44	707
2010-08-01	26	10,574,855.00	3,11	406,725.19	6.095	26.66	360	329	-	39.05	695
2012-05-01	4	1,285,800.00	0.38	321,450.00	5.671	68.94	360	356	4	35.33	720
2012-06-01	18	6,800,984.12	2.00	377,832.45	5.780	73.66	360	357	E	34.98	729
2012-07-01	9	4,014,542.51	1.18	669,090.42	6.141	68.03	360	358	7	36.32	737
2012-08-01	3	1,295,000.00	0.38	431,666.67	5.826	79.94	360	359	-	37.79	674
2015-07-01	1	260,000.00	0.16	260,000.00	5.875	80.00	360	358	7	42.59	674
Total:	944	\$339,847,005.42	100.00%	360,007.42	2.986%	76.49%	360	357	3	38.35%	701
Minimum: 20051001											
Maximum: 20150701											
Weighted Average: 20081003											

The information bear has been provided tolely by UBS Investment Bank. Neither the issuer of certificates non any of its affiliates makes any representation as to the accuracy or completeness of the information herein. The information will be superseded by the applicable prospectus supplement relating to the Certificates and Superised to the information contained herein will be superseded by the description of the mortgage loans contained the Securities and Exchange Commission. The information contained herein will be superseded by the description of the mortgage loans contained by the superseded by the applicable provided by the mortgage loans contained and by the applicable provided by the applicable provided by the applicable provided by the applicable provided by the accordance of the information and relating to the mortgage pool previously provided by the applicable pr

Initial Rate Cap	COUNT	UPB	%	AVG UPB	WAC	LTV	LTV OTERM	WAM AGE	AGE	DTI	DTI FICO
1.000%	41	\$17,108,479.82	٠,	417,280.00	5.743%	73.47%	360	357	6	36.13%	711
1,500%	4	1,093,083.67	0.32	273,270.92	6.471	76.83	360	357	60	33.67	_
2,000%	30	12,107,880.18		403,596.01	6.280	77.74	360	357	€	42.93	694
3,000%	470	159,451,029.14		339,257.51	5.967	77.94	360	358	7	38.83	Ī
2,000%	275	102,725,343.94		373,546.71	6.043	76.35	360	357	60	37.23	
6.000%	124	47,361,188.67		381,945.07	5.928	72.68	360	357	e	39.57	725
Total:	944	\$339,847,005.42	100.00%	360,007.42	5.986%	76.49%	360	357		38.35%	701
Minimum: 1,000%											
Maximum: 6.000%											
Weighted Average: 3.881%											

Periodic Rate Cap	COUNT	UPB	UPB %	AVG UPB	WAC	LTV	LTV OTERM WAM AGE	WAM	AGE	DTI	FICO
1.000% 2.000%	943	\$339,327,005.42 520,000.00	99.85% 0.15	359,837.76 520,000.00	5.983% 7.850	76.49% 80.00	360 360	357 355	6 R	38.35% 0.00	701
Total:	944	\$339,847,005.42 100.00%	100.00%	360,007.42	5.986% 76	76.49%	360	357	3	360 357 3 38,35%	701
Minimum: 1.000% Maximum: 2.000% Weichted Average: 1.002%											

PMI	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
GEMICO	1	\$351,000.00	0.02%	351,000.00	6.625%	%00'06	360	356	4	47.90%	654
MGIC	9	747,900.00	0.15	249,300.00	6,188	90.00	360	357	6	45.76	869
No MI	1,415	497,824,635.21	98.24	351,819.53	5.979	72.82	357	354	6	38.09	705
PMI Mortgage Insurance	6	2,805,413.72	0.55	311,712.64	6,316	88.26	360	358	7	41.06	691
Radian Guaranty	1	527,000.00	0.10	527,000.00	5.750	85.00	360	359	_	0.00	685
Triad Guaranty Insurance Co.	-	417,000.00	0.08	417,000.00	5.875	100.00	360	359	1	43.13	702
United Guaranty	12	4,052,725.33	0.80	337,727.11	6.281	90.26	360	358	7	40.12	695
Total:	1,442	\$506,725,674.26	100.00%	351,404.77	5.984%	73.11%	357	354		38.15%	705

Interest Only Terms	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
0	336	\$96,966,484,26	19.14%	288,590.73	6.002%	66.15%	343	341	ťΩ	38.80%	709
24	S	1,473,417.00	0.29	294,683.40	6.087	78.80	360	356	4	38.98	700
36	16	6,067,250.00	1.20	379,203.13	6.067	77.56	360	357	9	38.06	682
. 09	173	61,655,401.00	12.17	356,389.60	6.017	76.89	360	357	3	38.55	869
84	16	5,792,150.00	1.14	362,009.38	5.699	74.34	360	357		35,39	724
120	896	334,770,972.00	66.07	373,628.32	5.976	74.31	360	358	2	37.96	705
Total:	1,442	\$506,725,674.26	100.00%	351,404.77	5.984%	73.11%	357	354	3	38.15%	705

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DTI	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM WAM	WAM	AGE	DTI	FICO
%000°c⇒	826	217,935,813	20.33%	263,844.81	6.290%	%89.69	355	353		0.00%	705
1.001% - 6.000%	3	1,046,365	0.10	348,788.33	5.901	79.52	360	357	33	4.30	752
6.001% - 11.000%	16	3,290,226	0.31	205,639.14	6.559	78.50	360	357	33	8.48	742
11.001% - 16.000%	31	9,122,957	0.85	294,288.93	5.885	68.22	335	333	33	13.90	705
16.001% - 21.000%	87	25,040,537	2.34	287,822.27	6.095	68.69	357	354	7	18.65	718
21.001% - 26.000%	154	38,544,665	3.60	250,290.03	6.081	73.27	356	354	7	23.75	710
26.001% - 31.000%	294	79,847,908	7.45	271,591.52	6.016	74.06	359	356	7	28.72	717
31.001% - 36.000%	216	148,591,416	13.86	257,971.21	6.153	76.27	358	355	7	33,74	206
36.001% - 41.000%	839	228,164,277	21.29	271,947.89	6.174	78.35	356	354	7	38.54	869
41.001% - 46.000%	908	221,544,963	20.67	274,869.68	6.190	79.05	359	356	7	43.37	694
46.001% - 51.000%	272	73,995,378	6.90	272,041.83	6.467	78.16	357	354	6	48.21	189
51.001% - 56.000%	62	16,104,538	1.50	259,750.62	6.354	76.10	357	354	33	53.33	685
56,001% - 61,000%	23	6,263,126	0.58	272,309.81	6.311	75.46	355	351	£	58.36	669
61.001% - 66.000%	6	1,031,653	0.10	343,884.40	6.150	76.48	360	358	7	63.17	705
66.001% - 71.000%	7	569,400	0.05	284,700.00	7.064	85.33	360	358	7	69.24	628
76.001% - 81.000%	1	644,782	90'0	644,781.87	6.250	79.76	360	356	4	77.63	792
Total:	3,995	1,071,738,004 100.00%	100.00%	268,269.84	6.204%	75.57%	357	354	3	37.71%	701
Minimum: 0.00% Maximum: 77.63%											
Wtd Ave (Non-Zero): 37.71%	37.71%										
% DTI >= 50%; 2.91%	%										
% DTI = 50%: 0.00%	. •										
%DTI > 50%: 2.91%											

KEUD X-OMEGICAS X-IMPROS <	Pyratic celt (Collateral Analysis Physics 24 10,177,820,444 10,177,820,444
About Cost Minesta Agricology	Row - % Wild Avg Wild Avg Wild Avg Wild Avg
100.00 1	DII LIV GWAC SEP
100.00 0.00 7.77 7.77 0.00	> 65% 0.02% 255,122.10 524 31.83 80.00
0.27 68.68 3.12 2.254 3.34 0.00 <	> 65% 0.15% 262,788.89 557 41.05 76.69 7,1524
10.64 10.64 10.65 10.69 10.60 10.6	>65% 1.19% 244,901.97 589 41.99 84.07 6.9353
25.55 67.10 6.86 73.0 71.55 71.50	> 70% 1.90% 301,434.25 608 41.12 85.09 6.7916
2.2.5.6 67.10 6.06 6.14 16.7 0.00 9.2 27.1 17.1 2.2.0. 67.10 9.6 3.4 17.1 10.7 0.00 28.4 4.4 8.0 17.1	> 70% 6.31% 251,264.24 630 39.54 81.73 6.6639
20.00 20.0	> 70% 8,14% 245,693.13 650 39.71
March Marc	Н
	> 80% 1.28% 243,122.04 688
March Marc	> 80% 1.49% 227,477.74 713 39.67 91.36 6.6178
## 1979 1983 1000 54 to 0 1300 1000 64 72 ## 1979 26 to 1 1983 1000 24 to 0 1300 1300 1400 ## 1979 26 to 1 25 to 0 25 to 0 25 to 0 25 to 0 ## 1970 27 to 0 27 to 0 27 to 0 27 to 0 ## 1970 27 to 0 27 to 0 27 to 0 27 to 0 ## 1970 27 to 0 27 to 0 27 to 0 ## 1970 27 to 0 27 to 0 27 to 0 ## 1970 27 to 0 ## 1970 27 to 0 27 to 0 ## 1970 27	> 60% 0.77% 200,617.06 738 39.63 93.32 6,7720
KPUQ XOWING Coc Mirrelay X.2.1 Jamely X.5.4 G Doc X.1.4	0.55% 189,184.00 779 36.31 96.25 66265
ADVID X. COMPRES X. LIPTON X. LIMBON X. LIMBON X. M. DOO X	
X-DQ X-DQ <th< td=""><td>Row - % Wild Avg Wild Avg Wild Avg Wild Avg</td></th<>	Row - % Wild Avg Wild Avg Wild Avg Wild Avg
71 71 71 72 72 73 73 73 73 73 73	nal Curr, Bal /Lean FICO DT LTV GWAC
25.55 15.00 10.00 25.15 10.00 10.0	% > 50% 0.95% 308.804.91 705 56.15 76.28
699 4764 6216 6200 2392 558 000 000 000 6398 836 000 000 4764 6216 6216 6216 6216 6216 6216 6216 62	> 50% 0.90% 268,182.04 685 54,03
0.00 44.54 42.16 53.55 71.57 0.00 0.00 51.15 0.00 0.00 10.00 0.00 10.00 0.00 0.00 0.00 51.15 0.00 10.00 0.00 10.00 0.00 0.00 0.00 0.00 10.00 0.00 10.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	> 50% 0.30% 399,840.10 655 53.59 86.57 6.9028
0.00 (46.85) 51.15 0.00 100.00 0.00 0.00 51.15 0.00 0.00	669 55.76 90.50 7.2892
0.00 100.00 0.00 0.00 100.00 0.00 0.00	> 50% 0,02% 123,452,92 694 53.41 95.00
X-D10 X-D2000 X-D200000 X-D200000 X-D200000 X-D2000000000 X-D2000000000000000000000000000000000000	> 50% 0.02% 192,500.00 694 51.68
Appl Access Coc Almoster Az-temby Az-fellox	тах > 50%
KPUID KNUMER KATONIA SEATON KATONIA KATONIA KATONIA KATONIA KATONIA COLOR KATONIA COLOR KATONIA COLOR KATONIA COLOR KATONIA COLOR KATONIA COLOR CATONIA COLOR CATONIA COLOR CATONIA COLOR CATONIA COLOR CATONIA COLOR CATONIA CATONIA <th< td=""><td></td></th<>	
S, PUD S, Owerer Co. Moresta N.2 - female N.Ed flow	
K.P.D.Q. X.D.Omes Oz. M. Investor X.E. Imited	9 Wid Avg
0,00 100,00 100,00 100,00 100,00 100,00 100,00 100,00 100,00 100,00 100,00 100,00 100,00 100,00 100,00 100,00 100,00 110,00 100,00 110,00 100,00 110,00 100,00 110,00 100,00 110,00 <td>EZ EZ</td>	EZ EZ
9.83 9.621 4.73 9.70 51.72 0.00 0.00 9.00 17.73 26.61 68.46 68.27 7.88 17.72 0.00 0.00 22.14 78.27 19.14 66.14 7.78 19.89 0.00 0.00 22.01 78.07 19.17 66.60 10.29 15.14 78.98 10.00 0.00 22.00 60.07 19.5 10.29 15.14 25.99 0.00 0.00 12.75 62.63 19.5 20.27 0.00 0.00 11.75 95.00 19.5 20.27 0.00 0.00 12.75 95.00 19.5 20.27 0.00 0.00 11.75 95.00 19.5 20.27 0.00 0.00 11.75 95.00 19.5 20.27 0.00 0.00 11.75 95.00	<550 0.01% 114,659.77 533 28.27 70.24 8,4000
2561 68-84 68-2 7.88 17.72 0.00 0.00 82.14 78.83 17.74 18.89 0.00 0.00 18.70 18.	< 600 0.17% 168,740.33 575 32.17 76.81
21.44 911.4 61.4 7.78 19.98 0.00 0.00 52.0 7607 51.7 56.50 10.29 151.4 27.59 0.00 0.00 52.50 62.61 61.4 77.52 20.50 16.77 27.17 0.00 0.70 11.75 27.50 61.5 62.51 17.52 23.75 23.65 0.00 0.00 141.75 27.50 62.51 62.52 17.52 23.75 23.65 0.00 0.00 141.75 27.50 62.52 62.52 17.52 23.75 23.65 0.00 0.00 141.75 27.50 62.52 62.52 17.52 23.75 23.65 0.00 0.00 141.75 27.50 62.52 62.52 17.52 23.75 23.65 0.00 0.00 141.75 27.50 62.52 62.52 17.52 23.75 23.65 23.65 23.65 62.52 62.52 17.52 23.75 23.65 23.65 62.52 62.52 23.75 23.75 23.65 23.65 62.52 62.52 23.75 23.75 23.65 23.75 23.65 62.52 62.52 23.75 23.75 23.65 62.52 62.52 23.75 23.75 23.65 62.52 62.52 23.75 23.75 23.65 62.52 62.52 23.75 23.75 23.65 62.52 62.52 23.75 23.75 23.75 23.75 62.52 62.52 23.75 23.75 23.75 23.75 62.52 62.52 23.75 23.75 23.75 23.75 62.52 62.52 23.75 23.75 23.75 62.52 62.52 23.75 23.75 23.75 23.75 62.52 62.52 23.75 23.75 23.75 62.52 62.52 23.75 23.75 23.65 62.52 62.52 23.75 23.75 23.75 62.52 62.52 23.75 23.75 23.75 62.52 62.52 23.75 23.75 23.75 62.52 62.52 23.75 23.75 23.75 62.52 62.52 23.75 23.75 23.75 62.52 62.52 23.75 23.75 23.75 62.52 62.52 23.75 23.75 23.75 23.75 62.52 62.52 23.75 23.75 23.75 23.75 62.52 62.52 23.75 23.75 23.75 23.75 62.52 62.52 23.75 23.75 23.75 23.75 62.52 62.52 23.75 23.75 23.75 23.75 62.52 62.52 23.75 23.75 23.75 23.75 62.52 62.52 23.75 23.75 23.75 23.75 62.52 62.52 23.75 23.75 23.75 23.75 62.52 62.52 23.75 23.75 23.75 23.75 62.52 62.52 23.75 23.75 23.75 23.75 62.52	< 675 6.73% 258,715.20 645 37.70 78.18
19.17 66.60 10.79 15.14 25.59 0.00 0.00 \$1.35 62.65	< 675 8.36% 262.668.74
6.14 7587 2050 18.77 42.17 0.00 0.78 \$1.75 37.50	< 700 5.28% 279,001,21 651 47.53 79.10
19.36 82.37 17.63 33.75 34.63 0.00 0.00 \$0.00 \$0.00 \$39.03	670 52.19
	< 750 0.82% 285,111.13 679

FICO DISTRIBUTION		Note: Cells in red font are calculations	od font are calcu	utations				FFMLT2005FF7	7					Collati	Collateral Cuts for Subprime Pool	prime Pool		
FICO	Total Balance	-	ΓTV	Adjusted B.	ilance[1]	WALoan	WAC	% Covered by	WAFIDO	WALTV	WADTI	OI%	₩ WA PIGGYBACK	% SFDrPUD	% Owner Occ.	% Full Doc	% Full Doc % Cashout Reli	CLTV WITH PIGGYBACKS
AN OOLS	Amount	200	9	- Amount	2000	Sales of the sales	0.000	- Control of the Cont	0.00		000		000	00:00	00:0	00:0	000	000
900			98		0.000	,	0.000		000	0			000	00.0	0.00	0.00	00:0	00'0
500.01 - 550	716 967	0.0776	v 70.0	716,967	0.0779	238,989	8.475		0.00	537 80.	80.54 39.46	00:00	1.59	84.01	100.00	15.99	64.42	75.82
550.01 - 575	1.114.889	0.10%	> 70.0	718,489	0.07%	278,722	6.713		0.00	562 74			0.54	100.00	100:00	00:0	00:00	79.07
575.01 - 600	16.214.633	1.51%	× 70.0	13,058,770	1,22%	242,009	6.828		0:00	62 283	.84 41.20		4.95	73.74	97.55	34.43	80.99	85.17
600.01 - 620	23 736 071	2,21%	× 70.0	21.246.312	1,989.1	276,001	6.754		0.35 6	910			61.19	84.74	80.38	35.46	76.18	24.14
620.01 - 650	142 061 634	3.26%	× 80.0	22,197,779	2.07%	250,992	6.528		2.34 6	637 75.			28.06	86.49	88.17	17.73	19.61	94.91
650.01 - 680	210 178 080	19.61	^ 80.0	20,625,539	36261	263,712	6.325		4.82	.92 29			69.40	86.18	85.65	16.62	37.61	95.18
680 01 - 700	160 432 009	14.97%	× 85.0	10.719.508	1.00%	265,616	6.223		5.80	690			73.28	83.84	83.04	14.31	31.53	94,35
750.01 – 750	310 246 223	28.95%	v 85.0	22,395,642	2.09%	275,285	6.047		5.60	724 75			72.74	83.16	82.24	50.99	28.04	93.45
750.01 - 800	194 005 770	18.10%	v 85.0	9,905,856	0.92%	281,576	5.953		4.51	772 73.	(45 35.53		72.95	83.01	80.16	34.07	22.11	93.77
+ 008	13 031 728	1,22%	× 65.0	901.868	0.08%	250,610	5.979		8.33 8.	71.			83.80	70.51	82.15	30.93	15.31	96.76
TOTAL	1,071,738,004	100.00%		122,486,729	11.43%	268,270	6.204		4.67	701	75.57 37.71	76.84	28.60	83.20	83.88	21.69	34.04	92.84
FICO: Average	701		Min:	524	Max:	821												
!					1													

DEBT-TO INCOME (DTI) DISTRIBUTION

1.2.0 1.2.	Total Balance	FICO	Adjusted Balan	ance[1]	WA Loan	WAG	% Covered by	WAFICO	WALIV	WADTI	O9%	★ WA PICGYBACK	S SFD/ PUD	% Owner Occ	% Full Doc	& Cashout Refi
CSD 114660 ORDH 26647 6,000 2.10 7.11 7.09 2.26 7.62.2 4.30 81.30 7.57 7.14 CFT 486,766 ORDH 25.51 6.00 4.47 7.18	70.	0		(3 (3) (4)		264		2005			ľ			82		41.23
6.68% < 575 114,660 0.00% 26.519 6.016 4.17 718 718 718 9.13 9.40 81.73 80.77 71.44 1.20% < 575			7	0.000	266.477	980.9	2.1		70.5							37.22
12 cts			_	0.01%	265,193	910.9	₹							8		34.58
20.477 <		•	4	0.05%	254,431	6.129	*							80		28.51
23.104		•	_	0.27%	276,358	6.163	3.5		7.77		82.6					28.41
E159 <egg< th=""> 1379/524 779/8 779/8 779/8 779/8 779/8 779/8 779/8 779/8 779/8 771/3 759/8 771/3 774/3 750/8 771/8 784/8 <t< td=""><td></td><td>_</td><td></td><td>1.53%</td><td>268,806</td><td>6.183</td><td>\$</td><td>_</td><td>19.7</td><td></td><td></td><td></td><td></td><td>87</td><td></td><td>25.53</td></t<></egg<>		_		1.53%	268,806	6.183	\$	_	19.7					87		25.53
1.99cs <e675< th=""> 9,206/709 0.88cd 23.4671 6.452 2.17 6.81 76.82 9.217 38.24 77.32 76.10 74.68 45.44 55.41 45.44</e675<>		_		2,22%	278,236	6.43%	7.	4 684	2.17			_		81		52.38
1 corr		_		0.86%	254,671	6.452	2.5		76.8						_	51.61
4 190 00°4 57,835,31 540°4 76.20 467 701 75.57 37.71 76.84 58.60 83.20 83.88 21.69 Max. 77.63		_	_	0,46%	307,549	6.284	0.0		76.5	•						47.38
0.00 Max:	100	0.00%	57,835,311	5.40*6	268,270	6.204	4.6		75.5		78.97		83.	83	21.69	34.04
	71	M		Max	17.63											

LOAN-TO- VALUE (LTV) DISTIBUTION

114,627,240 10.7ms 5.90 2,150,824 0.3ms 284,300 0.38m 0.000 712 48.82 33.12 88.54 14.90 14.90 110,892,120 1.2ms 5.90 2,90,538 0.3ms 294,705 6.04 0.000 703 79.13 79.13 82.08 82.08 2.24,705 0.2ms 294,705 _	The second secon		Amount	ance(1)	WA Loan Relance	WAL	Actuate ins	WALIV	4	Ž	A WA PIGGI BAUR		5		
700 130,849,169 12.237,128 5.90 17,958,28 0.774 6.64 703 6.67 73,93 86.40 703 40.88 88.32 8000 112,239,718 6.67 5.04 70,40 70,40 70,40 86.34 71,93 87.64 86.37	_	040		824		283.030	5.883	1			58.54	14.90	83.16		
112,339,193 64,47% > 50 11,128,838 14,67% 267,395 61184 267,395 61184 267,395 21,649,718 221,649,718	_				0.37%	294,705	6.034	. 0			70.90	40.85			57.72
21/649/718 2075	_				1,605	267,395	6.184	0.0			82.68	85.32			
62,454,278 5.874				'	0.34%	309,282	919'9	ŭ		•	56.19	00.0	91.38	_	
23/077286 2.107738 2.1077386 2.107738 2.0077386 2.0074 2.10935 2.0073 2.10935 2.0073 2.10935 2.0073 2.10935 2.0073 2.10935 2.0073 2.10935 2.0073					0.28%	238.375	6.870	35.0		7	62.95	00:00	16.18	20.24	
6,721,120 6.034 > 50 192,500 0.025 210,035 6.443 97.31 775 99.83 38.89 88.31 0.00 0,007 > 50 1,071,738,00d 1,007,738,00d 1,007,738,00d 0.00 0					0.04%	195,740	7.095		-		74.68	00:00			
1,071,738,004 100,007 3 1,137,926 2.91% 2.68,270 6.204 4.67 701 75.57 37.71 76.84 38.60	_				0.025	210,035	6.465		-		88.31	00:00	2	<u> </u>	
1,071,718,094 100,00P4 31,131,920 2.91P4 2.69,270 6.304 467 701 75.57 37.71 76.84 58.60					0.00%	. '	0000	0.0			00:00	00:0	00:0	0:00	0.00
		=			2,91%	268,270	6.204	4.1	T5.5T		76.84	58.60	83.88	51.69	34.0
75.57 Min: [0.6] Max:	LTV: Average 74	.4.57 Min:	19.01	Max:	100.00										

I.TV: Average

I.TV: Average

III Bistore of the collected condrived with second condition; i.e. (I'V), FiGO, DTI dec.

All other costs the collected conditions who second condition; i.e. (I'V), FiGO, DTI dec.

All other costs created the conditions believe are only for the main backet.

III because of the Argustate Principal Bustones - calculated automatically.

GEOCRAPHIC CONCENTRATION - TOP 5 STATES

			On some I was	2018	of Country by	COO CITY	WAY LTM	WA DI	1.1	S. SEDVPHD	% Oumer Occ	% Cashout Ref	& Cashout Ref % Full Doc	OFF.	% WA
STATE	otal Balance	100	D-house		Mediana ine	2							10 To 10 To		РІЗЗУВАСК
-	Amount	200	351 405	5 98A		202	73.11		38.15	81.83	80.88			980.86	48.71
California	10,021,000	10774	110101	7007		210	10 01		1503		85 11		-	87.64	
Georgia	46,850,354	13.70%	117161	670.0		OI.	77.00		AC 95		92 SR			62.21	
New Jersey	78,931,738	736%	907,106	OKC.0		000	10.17		40.01		25 08			53.31	
New York	70,711,786	9,000	344,936	0.413	•	689	7 6		36.13	67.60	16.43			84 54	
Florida	63,726,687	5.95%	202,307	0.099	_	660	19.40		30.12		5.5			75 16	
Nevada	22,379,685	2.09%	245,931	6.152		404	77.38		38.25		71.42			£. [2	
Arizona	21,727,167	2.03%	201,177	6.455	9.39	169	78.90		36.59		69.28			27.11	
Maccachineetta	20 175 541	8866	315,243	1699	3.46	989	74.63		38.88		90.73			89.84	
Washington	686 986 91	283	242,671	6.058	9.70	169	80.15		36.96	90.30	87.56	12.62		86.98	_
Colorado	14 372 005	1345	256,643	6.521	3.63	705	77.05		37.82		70.03			96.29	
Tores	13 721 883	1.28%	134.528	6,654	3.70	669	79.28		38.10	_	67.68	1.99	99.6	44.69	62.51
GPG C	95 428 495	8 90%	186.384	6,618		069	77.27		37.75	89.06	73.49	37.16		63.19	
Total	1 071 738 004	100 00%	268 270	6.204		701	75.57		37.71	83.20	83.88	34.04		76.84	48.17

PRINCIPAL BALANCE

33 7.178 23 6.443 23 6.192 24 6.192 25 6.108 25 6.008 27 6.008 27 6.009 27 6.204 28 6.001 29 6.001 20 7.001 20 7.0	181		WA Loan	WAC	% Covered by	WA FICO	VTJ AW	WADTI		% O1%	* WA PIGGYBACK		% SFD/ PUD % Owner Occ	% Full Doc
6,443 9,13 770 76,29 16,90 65,04 85,84 85,83 65,02 22 6,172 4,12 694 75,80 38,33 74,70 53,38 72,11 87,41	297	8	2010E	7 138	71 17	00Z			29.62	36.53	16.43	84 26		28.18
6.112 6.46 6.95 75.96 38.31 74.48 45.01 87.86 85.71 27.41 27.41 87.87 85.71 27.41 2			2002	6.443	9 2 6	2007			36,90	69.04	56.54	85.83	_	26.63
6 192 4.12 6.97 76.18 38.22 74.70 51.38 87.11 87.41 10 10 10 10 10 10 10 10 10 10 10 10 10	_	- '-	14 821	6 212	6.46	695		_	38.33	74.48	45.61	87.86	_	22.48
6.172 4.13 694 76.96 38.48 75.39 51.68 77.65 86.71 1 6.048 0.74 70.9 76.64 38.84 78.53 46.94 77.65 93.90 2 6.048 0.74 70.9 76.64 38.35 85.42 65.72 83.96 93.90 2 6.049 0.74 70.9 76.64 38.35 85.42 65.72 83.96 93.90 2 6.01 0.74 70.6 73.4 70.61 31.36 76.64 87.81 88.85 86.50 1 6.02 0.03 77.3 70.9 76.64 87.3 76.64 87.8 86.50 1 1 6.00 0.00 0.00 77.3 70.9 76.64 87.3 70.00 97.3 84.51 1 6.00 0.00 0.00 0.00 90.2 87.71 76.64 87.20 86.90 90.93 84.51 1			4 923	6.192	4.22	169			38.52	74.70	53.28	82.11	_	17.99
6.105 3.62 703 77.06 38.84 78.95 46.94 78.27 90.59 2 6.048 0.74 709 77.64 38.84 78.24 65.82 87.87 90.59 2 6.091 0.00 77.4 70.61 35.60 70.54 76.91 86.30 7 86.30 2 6.091 0.00 77.1 77.8 77.64 35.60 76.64 87.87 80.82 86.80 2 6.379 0.00 77.1 77.8 71.96 37.37 76.64 87.87 89.82 86.80 76.1 6.379 0.00 77.1 77.1 76.64 87.24 160.00 90.37 86.80 76.1 17.6 88.85 160.00 90.35 86.43 1 17.1 76.84 86.90 0.00 0.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00		345	302	6172	4.13	694	76.97		38.48	75.39	51.68	77.65		01.81
6.648 0.74 709 75.640 38.35 65.42 65.87 83.96 93.90 2 5.971 0.00 734 70.51 35.60 76.64 87.87 86.30 1 6.001 0.00 734 70.64 87.87 87.87 86.50 2 6.001 0.00 734 70.64 87.87 88.82 86.50 2 6.001 0.00 773 68.91 73.9 94.34 87.87 88.82 86.51 1 0.000 0.00 0.00 95.26 86.90 0.00 90.35 84.51 1 3.6.71 8.6.71 77.11 76.84 87.25 86.90 0.00 90.35 84.51 1 3.6.71 8.6.71 96.71 77.11 76.84 86.90 0.00 90.35 86.90 0.00 3.6.71 8.6.71 8.6.71 87.04 87.20 87.00 87.88 2		447	245	6 105	3.62	703			38.84	78.95	46.94			25.18
6.691 0.00 707 713.53 36.00 90.58 76.49 90.37 86.20 1 5.979 0.00 714 70.61 33.60 76.44 87.87 88.25 2 6.001 0.00 718 71.96 33.93 94.33 78.69 76.78 76.78 76.85 2 0.000 0.00 713 68.91 36.67 85.25 100.00 90.35 84.51 1 0.000 0.000 0.00 90.00 95.26 86.90 0.00 0.00 0.000 0.00 70.17 76.84 88.00 80.00 90.00 0.000 4.00 70.17 76.84 88.00 80.00 80.00 0.000 4.00 70.17 76.84 88.00 80.00 80.00 1.000.00 8.00 8.00 80.00 80.00 80.00		244		6.048	0.74	709			38.35	85.42	65.82			21.54
5979 0.00 734 70.61 35.60 76.64 87.87 89.82 86.85 2 6,011 0.00 713 68.91 71.96 33.93 94.31 77.67 76.71 76.61 1 0,000 0.00 703 68.91 73.67 85.23 100.00 90.33 84.31 1 0,000 0.00 0.00 92.26 86.90 0.00 0.00 0.00 0.00 36,013 4.67 70.11 75.57 77.17 76.84 88.90 83.20 83.88 2.00 36,013,45 Max: 2,000,000 9.00 83.88 8.32 83.30 83.88 2.00		, OP.	2 6	6.093	000	707			36.00	90.58	76.19	90.37		14.88
6.001 0.00 718 719<		. 4	200	\$ 979	000	734			35.60	76.64	87.87	89.82		20.24
6.359 0.00 703 6.891 3.667 8.525 100.00 90.35 84.51 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		558	11.	009	000	718	71.96		33.93	94.33	69'81	76.78		11.90
0.000 0.00	_	89	968 407	6329	000	703	1689	-	36.67	85.25	100:00	_		10.23
6.204 4.67 701 75.57 37.71 76.84 58.60 83.20 11. 26.033.45 Max: 2,000,000				0000	0.00	0	0.00		00.0	95.26	86.90	0.00		0.00
26,033.45 Max:		368	268,270	6.204	4.67	701	75.57		37.71	76.84	28.60	83.20		21.69
	268.270		Miji	26,033.45	Max:	2,000,000								

o Type	Yorkel Balanc	4.573	WAloan	WAC	% Covernd by	WA FICO	WA LTV	WA DTI	OI%	₩ WA PIGGYBACK	% SFD/ PUD	% Owner Occ
200	057 479 530	21 69%	251.558	6.005	69.9	712		37.10	96.91	62.45	11.28	11.78
Stuffael Doe	621 660 574	58 00%	276.909	6.248	7.13	695	76.96	37.93	21	8.40	215.92	217.22
200		20000		0000	000	•	00:00	00:0	00:0	00:00	00.0	0.00
med Loc	121 559 171	2000	243 176	6 263	10.38	703	66.97	. 51.79	9 62.36	00:0	88.22	91.59
5 }	057 970 98	20108	302 034	6.332	0.89				15.24	1.49	15.77	14.46
Tal	1 071 738 004	5500 001	268.270	6.204	4.67			3		39.55	83.20	83.88

PROPERTY TYPE

Property Type	Toksi Balano		WA Loan	WAC	% Covered by	WA FICO	WA LTV	HO - WW	1	01%	% WA PIGGYBACK	% Owner Occ	* Cashout Refi
	Amount	8 (2)	Belance		Mortgage Ins.	7		,	- 3		× × ×	930	
Single Family	627,624,708	58.56%	283,224		3.74	669	74.31		37.95	75.03		88.67	41.12
. on	264,073,722	24.64%	233,487	6.221	2.06	703	78.02		36.92	84.44		80.48	14.45
Townhouse	,	0.00%	. 1		00:0	0	00:00		00:0	00:0		00'0	0.00
2 - 4 Family	88,108,269	8.22%	325,123	6.455	131	969	74.44		39.58	53.78		63.52	60.25
Condo	91,931,306	8,58%	243,850	6.178		710	78.16		36.46	15.68		80.40	16.85
Manufactured		,600.0	,	0000	00:0	0	00:0		0.00	00:00	00'0	00:0	00:00
Other	•	0.00%	•	0000		0	000		00:00	00:00			0.00
TOTAL	1 021 739 (x)4	100 (000	026 896	PUC 9	467	107	75.57		17.73	76.84	35 68		34 04

PMI - PRIMARY MORTGAGE INSURANCE

c la Mil down	1.45	8.46	.78	.69
% Full Do		_		21
% Cashout Refi	0.78	25.89	7.37	34.04
% Owner Occ	3.46	71.52		83.88
WA OTI	•	38.10		37.71
איז אאי		78.03		75.57
WA FICO	710	669		
% Covered by Montgage ins		00:0		4.67
WAC	6.758	6.214	5.883	6.204
WA Loan Balance	196,222	271,986	283,030	268,270
96,21	4.67%	84.64%	10.70%	100.00%
Amount Baland	50,036,557	907,074,208	114,627,240	1,071,738,004
Mortgage Insurance	cours >80 LTV w/MI	oans >80 LTV w/o MI	Other	OTAL

LOAN PURPOSE

The same of the sa					************	THE RESIDENCE AND ADDRESS OF THE PERSON NAMED AND ADDRESS OF T						
Loan Purpose	Total Balan	00 mages - 80	WALcan	WAC	& Covered by	WA. FICO	WA LT	WADTI	0%	% WA PIGGYBACK	S SFD/PUD	Somer Occ
	Amount	%E[2]	Balance		Mortgage ins							
Debt Consolidation	0	0.00%	0	0000	00:0	0	00.0			00:0		
Refinance - Cashout	364,779,378.91	34,04%		6.239	2.29		70.63		38.12 64.37		81.20	87.72
Purchase	628,366,912.11	58,6336		6.225	6.22					•		
Refinance - Rate Term	78,591,713.42		303,443	5.867	3.27	7115				90:01		
Other	•			0.000	0.00							
TOTAL	1,071,738,004.44	100.00%	268,270	6.204	4.67	102	75.57	11.11	71 76.84	39.55	83.20	

	Titological	-	1494 J name	- 12	and become of 100		100	TO WAY	ŀ	0.18	AND DECEMBER	CHALLED WITH	W Owner Oce	St. Combrard Daff		WA MARGIN
Product	Amount	23%	Balance	202.00	Mortgage	WA FILL	T VA	MADI) I	S WATE CONSTRUCT TO STOLET OUT	A STOLEN	The Complete Color	A COSTON	II NO.	e in in in
Fixed	408,976,615	38.1656	256,734	6.271	1 5.32	706	5 71.23		37.50	56.73	6.99	1 86.45	84.08	47.43		0.00
Floating	332,412,971	31.02%	274,042		•		17.04		36.29	94.69	6.39	83.05	7 82.16		3 IMOLIBOR	2.47
2728	276,480,117	25.80%	275,379	6.287			79.93		39.34	83.27	57.1	9 79.94	85.54	32.29	9 6MOLIBOR	3.84
37.77	53,868,301	5:03%	291,180	6.165	3.14	107	77.03		38.99	86.37	56.3	76.10	94.40	25.87	7 6MO LIBOR	3.151
Other		0.00%														
TOTAL	1,071,738,004	100.00%	268,270	6.204	4 4.67	701	15.57		17.78	76.84	58.60	90 83.20	93.88	34.04	_	3.09

LIENSTATUS

Lien Status	- Total Balance	JC6	WA Loan	WAC	% Covered by	WAFICO	WALTV	WA DTI	OI%	% WA PROGYBACK	% SFD/PUD	% Owner Occ	'% Cashout Refi
	Amount	. %IZI	Balance		Mortgage Ins.	and the second second		And the second s	, , , , , , , , , , , , , , , , , , ,		S	A	
First Lien	1,071,738,004	100.00%	268,270	6.204	4.67	701	75.57	17.78	76.84	28.60	83.20	83.88	34.04
Second Lien		0.00%	•	0000	00:00	0	00.0	00:0	00:0	00.00	00.00	00:00	00:0
Third Ulen		0.00%	•	0.000	00:0	0	00:0	00:0	00'0	0.00	0.00	00:00	0.00
TOTAL	1,071,738,004	100.00%	268,270	6.204	4.67	101	75.57	37.71	76.84	28.60	83.20	83.88	34.04

OCCUPANCY TYPE	뗅													
Occupancy Type	Total Baten	Kre	WA Loan Balance	WAG	% Covered by Mortgage Ins	WA. FICO	WA: LTV	WA DTI		OI%	% WA PIGGYBACK	% SFD/PUD	% Owner Occ	% Cashout Refl
Primary Residence	6.865	83.8856	286,293	6.129	4.13	669	75.73		38.09	11.71	16:09		100.00	35.0
Second Home	39,529,658		224,600	6.658	11.66	702			35.92	83.97	0.00	84.78	0.00	15.62
Investment	133,249,327	12.43%	196,243	6.575	6.23	713	74.01		35.83	68.84	0.18	8 66.87		28.5
Non-owner		0.00%			_					00.00	00'0	_		
Other	•	0.00%	•	0.000	00:00	0	00:0		0.00			00.0	00:00	0.0
TOTAL	1,071,738,004	100:00%	268,270	6.204	4.67	701	75.57		37.71	76.84	39.55		83.88	34.04

PREPAYMENT PENALTY

Prepayment Charges	Total Balanc	*	WA Loan	WAC	% Covered by	WA	WA LTV	MA DTI	WAD	-	SFD	% Owner	01%	% WA PIGGYBACK
Term at Origination	Amount	* * * 6[2]	Balance		Mortgage Ins.	FICO				,	PUD	380		
0 Months	307,510,391	28.69%	283,681	6:439	4.18	269	7 76.22	31		183	80.19	84.74	70.30	26.72
6 Months	12,398,483	1.16%	364,661	5.952	00:0	730	0 68.72			34.55	84.30	84.33	83.78	00.0
12 Months	104,825,285	9.7854	334,905	6.248	2.25	69	5 73.49		39.43 3	0.43	77.70	82.74	69.72	35.94
24 Months	250,438,622	23.37%	261,418	6.153	4.89	693	3 78.32		37.78	37.78	84.96	81.57	88.04	44.65
36 Months	323,741,950	30.21%	244,888	6.083	5.33	70,	5 73.48	•••		96.98	85.31	84.49	74.44	39.84
60 Months	72,823,273	6.79%	256,420	5.899	7.26	728	76.80	•	3.	14.61	88.21	87.03	85.69	00:0
Other (15 Months)	•	96000		0.000	00:00)	00:0	,	000	00.0	0.00	0.00	0.00	0.00
TOTAL	1,071,738,004	100.00%	268,270	6.204	4.67	70	15.57	je.	7.71 3	7.71	83.20	83.88	76.84	39.55

hout Refi	0.00	
Owner Occ % Cas	00:0	
% SFD/PUD %	00:00	
WADTI	00:0	
WALIV	00:0	
WA FICO	0	
% Covered by Mortgage ins.	0.00	
WAG	0.000	
WA Loan Balance	0	
10e % 2	10/AKI#	#DIV/OI
Total Balan Amount	0	
	n 32 Loans	

SERVICERS

TOP 5 ORIGINATORS

TOP 5 MSA

*** MoodVs; Analyst Name:
Cum Losses Assuming toward LIBOR and Loss Seventy depending on MI (see Eithe on the side for Loss Seventy assumption); 100% advance of P8]; 12 month bin for foundation losses. Save for first other of principal loss, i.e. breakenen CDR and corresponding cumulative losses. 25 CPR Rating Agency Base Case Loss Expectations Foreclosure Frequency STRESS ANALYSIS

Balance B	% of Balance	•		"	Gross	Sub-Serv	Rem	Rem	Oria	Initial		A Mark				
	alance	Ī							•		renodic	IO NEXI	Provided	Known		
			_	٦	ifefloor	Fees	Term	Amort	Term	Cap	Cap	Adj	5	/ FICOs	Avg Balance	LTV>80w/MI
\$255,122.10	0.02	8.950 7	_	14.950	8.950	0.2500	322	322	360	3.000	1.000	19	80.00	524	\$255,122.10	0.00
\$114,659.77	0.01	8.400 0	_	0.000	0.000	0.2500	353	353	360	0.000	0.000	0	70.24	533	\$114,659.77	00:0
\$347,184.92	0.03	8.150 7	_	4.150	8.150	0.2500	357	357	360	3.000	1.000	21	84.34		\$347,184.92	000
\$628,042.39	90:0		5.752 1	12.437	6.437	0.2500	355	355	360	3.000	1.000	27	72.67	554	\$314,021.20	000
\$2,690,994.16	0.25	6.507 5		2.514	6.374	0.2500	357	333	360	2.719	1.000	22	73.09	578	\$269,099.42	0.00
\$6,915,691.01	0.65	7.115 6		3.227	7.212	0.2500	358	328	360	3.000	1.000	22	80.86	582	\$223,086.81	0.00
\$7,094,794.58	99.0	6.686 5		2.622	6.466	0.2500	358	327	360	3.034	1.000	25	81.26		\$253,385.52	000
242,631.62	1.33	6.916 5		2.975	6.958	0.2500	358	315	360	2.979	1.000	23	81.96		\$316,502.92	0.00
193,439.54	0.89	6.510 5		2.531	6.049	0.2500	358	315	360	3.285	1.000	78	81.78		\$231,547.31	0.87
\$40,524,015.78	3.78	6.576 3		2.246	3.945	0.2500	354	279	356	3.611	1.000	35	77.51		\$271,973.26	225
\$46,497,007.57	4.34	6.558 4		2.337	4.377	0.2500	349	275	351	3.598	1.000	35	74.23		\$243,439.83	2.36
\$55,040,610.35	5.14	6.467 3		2.186	3.506	0.2500	354	273	357	3.657	1.000	용	76.30		\$243,542.52	2.38
\$58,638,435.85	5.47	6.417 3		2.115	3.432	0.2500	351	270	354	3.592	1.000	33	75.66		\$245,349.10	5.53
\$70,678,001.25	6.59	6.341 3		1.902	3.131	0.2500	355	564	358	3.795	1.000	35	77.10		\$266,709.44	4.44
\$80,861,643.30	7.54	6.245 2		1.716	2.887	0.2500	326	264	329	3.972	1.000	9	76.72		\$275,978.30	4.64
\$91,113,859.16	8.50	6.209 2		1.671	2.885	0.2500	354	264	356	3.990	1.000	9	76.11		\$269,567.63	5.97
118,150.03	6.47	6.242 2		1.751	2.889	0.2500	355	267	358	4.092	1.000	4	75.61		\$260,594.55	5.57
\$72,998,504.26	6.81	6.130 2		1.761	2.982	0.2500	356	268	358	4.065	1.011	4	75.67		\$293,166.68	6.53
55,684.96	5.73	_		1.920	2.887	0.2500	326	263	329	3.689	1.000	35	73.90		\$284,517.06	5.28
92,024.64	60.9	_		1.542	2.780	0.2500	326	259	358	4.033	1.000	43	75.39		\$265,414.73	5.63
58,482,578.51	5.46	5.961 2		1.531	2.786	0.2500	357	797	329	4.185	1.000	42	75.32		\$281,166.24	4.79
17,430.80	4.85	6.038 2		1.505	2.724	0.2500	357	271	360	3.940	1.000	4	76.44		\$250,083.80	5.54
\$46,690,889.36	4.36	5.989 2		1.549	2.745	0.2500	348	254	350	4.295	1.000	47	74.24		\$268,338.44	3.63
\$49,664,664.31	4.63	5.968 2		1.554	2.609	0.2500	357	261	359	4.361	1.000	49	73.55		\$304,691,19	3.88
95,165.81	3.73	5.904 2		1.365	2.684	0.2500	357	275	329	4.451	1.000	જ	73.48		\$259,708.87	5.13
\$38,288,512.54	. 3:57	3		1.394	2.568	0.2500	354	566	357	4.665	1:000	28	71.94	1	\$299,129.00	4.44
\$19,366,537.52	1.81	5.984 2		1.278	2.499	0.2500	34	262	346	4.756	1.000	¥	74.24	•	\$276,664.82	7.08
\$9,434,179.72	0.88	_		1.266	2.731	0.2500	343	261	346	4.159	1.000	48	71.29	_	\$235,854.49	11.51
97,548.66	0.3 4	6.024 2		1.297	2.472	0.2500	357	268	360	5.009	1.000	55	72.62	814	\$299,795.72	0.00
	\$7,094.742.631.62 \$9,493.439.54 \$40,524,015.78 \$46,497,007.57 \$55,040.610.35 \$50,678,001.25 \$80,861,643.30 \$11,113,899.16 \$50,318,150.03 \$72,998,504.26 \$61,455,684.96 \$65,292,024.64 \$80,318,150.03 \$40,664,664.31 \$52,017,430.80 \$40,664,664.31 \$53,995,165.81 \$58,2995,165.81 \$58,2995,165.81 \$58,288,512.54 \$58,289,365,537.52 \$9,434,179.72	5.59 1.33 1.78 1.33 1.78 1.78 1.75	0.00 0.00	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	0.00 0.00	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	6.00 7.115 0.00 7.115 0.00 7.115 0.00 7.115 0.00 7.115 0.00	0.50 7.11 7.21 7.21 0.50 7.11 7.25 7.25 7.25 1.33 6.916 5.981 12.97 6.56 0.2500 0.89 6.510 5.279 12.531 6.049 0.2500 3.78 6.576 3.696 12.246 3.945 0.2500 5.14 6.467 3.344 12.186 3.506 0.2500 5.47 6.417 3.326 12.115 3.432 0.2500 7.54 6.47 3.326 12.115 3.432 0.2500 8.50 6.245 2.833 11.761 2.887 0.2500 6.47 6.242 2.833 11.761 2.887 0.2500 6.81 6.130 2.919 11.761 2.887 0.2500 6.81 6.130 2.942 11.542 2.780 0.2500 6.81 6.130 2.741 11.542 2.780 0.2500 6.82 6.031 2.863 </td <td>Common Name Common Name</td> <td>COND CATALON C</td> <td>Common Name Common Name</td> <td>Consider Consider Consider</td> <td>Consider Consider Consider</td> <td>0.00 0.10 <th< td=""><td>0.50 7.110 2.2 7.2 7.12 7.25 7.2 9.00 7.00 2.0 9.00 9.</td><td>0.66 6.66 6.66 6.67 6.22 6.46 6.25 6.25 3.00 1.00 25 81.26 5.96 1.33 6.916 5.93 1.25 6.46 0.250 38 315 360 2.97 1.000 25 81.26 5.96 1.33 6.916 5.981 1.2975 6.968 0.2500 38 315 360 1.000 25 81.26 5.96 1.38 6.510 5.274 1.2975 6.969 0.2500 349 2.73 3.67 1.000 25 81.26 5.96 4.34 6.576 1.246 3.945 0.2500 349 2.73 3.67 1.000 35 7.71 6.66 6.67 6.67 6.72 6.72 3.66 1.000 35 7.71 6.66 6.67 6.72 3.68 3.61 1.000 35 7.72 6.66 6.72 3.68 3.61 1.000 35 7.73 6.67<</td></th<></td>	Common Name Common Name	COND CATALON C	Common Name Common Name	Consider Consider	Consider Consider	0.00 0.10 <th< td=""><td>0.50 7.110 2.2 7.2 7.12 7.25 7.2 9.00 7.00 2.0 9.00 9.</td><td>0.66 6.66 6.66 6.67 6.22 6.46 6.25 6.25 3.00 1.00 25 81.26 5.96 1.33 6.916 5.93 1.25 6.46 0.250 38 315 360 2.97 1.000 25 81.26 5.96 1.33 6.916 5.981 1.2975 6.968 0.2500 38 315 360 1.000 25 81.26 5.96 1.38 6.510 5.274 1.2975 6.969 0.2500 349 2.73 3.67 1.000 25 81.26 5.96 4.34 6.576 1.246 3.945 0.2500 349 2.73 3.67 1.000 35 7.71 6.66 6.67 6.67 6.72 6.72 3.66 1.000 35 7.71 6.66 6.67 6.72 3.68 3.61 1.000 35 7.72 6.66 6.72 3.68 3.61 1.000 35 7.73 6.67<</td></th<>	0.50 7.110 2.2 7.2 7.12 7.25 7.2 9.00 7.00 2.0 9.00 9.	0.66 6.66 6.66 6.67 6.22 6.46 6.25 6.25 3.00 1.00 25 81.26 5.96 1.33 6.916 5.93 1.25 6.46 0.250 38 315 360 2.97 1.000 25 81.26 5.96 1.33 6.916 5.981 1.2975 6.968 0.2500 38 315 360 1.000 25 81.26 5.96 1.38 6.510 5.274 1.2975 6.969 0.2500 349 2.73 3.67 1.000 25 81.26 5.96 4.34 6.576 1.246 3.945 0.2500 349 2.73 3.67 1.000 35 7.71 6.66 6.67 6.67 6.72 6.72 3.66 1.000 35 7.71 6.66 6.67 6.72 3.68 3.61 1.000 35 7.72 6.66 6.72 3.68 3.61 1.000 35 7.73 6.67<

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Total:

OPMAC05-4 Investor Properties

Geographic Concentration	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM WAM	WAM	AGE	DTI	FICO
California	193	\$55,349,234.92	41.54%	286,783.60	6.164%	68.13%	357	355	33	37.08%	720
Georgia	123	15.466,285.75	11.61	125,742.16	6.567	78.74	359	357	7	33.62	721
Horida	77	12,126,546.02	9.10	157,487.61	7.092	80.27	356	353	7	34,99	701
New Jersey	36	8.530,726,35	6,40	236,964.62	7.286	79.44	349	347	7	37.85	691
New York	76	7,301,785.28	5.48	280,837.90	6.942	75.33	357	355	7	36.09	700
Texas	39	4,206,246,63	3.16	107,852.48	6.908	78.47	360	357	3	33.22	704
Nevada	82	3,193,944.03	2.40	177,441.34	6.848	76.73	360	357	3	34.65	695
Colorado	10	2,810,096.00	2.11	281,009.60	7.064	79.92	360	357	9	36.52	734
Viroinia	6	2,636,813.00	1.98	292,979.22	6.570	78.64	360	357	3	32.19	869
South Carolina	14	2,393,530.19	1.80	170,966.44	6.628	78.59	360	357	3	27.36	737
Arizona	15	2,312,017.89	1.74	154,134.53	6.311	75.99	360	357	3	37.26	718
Washington	12	1,889,140.00	1.42	157,428.33	6.185	75.05	360	358	7	32.42	719
Connecticut	9	1,812,996.60	1.36	302,166.10	6,463	58.38	360	358	7	39.04	701
Maryland	12	1,726,596.62	1.30	143,883.05	906'9	80.30	360	358	71	38.76	069
Massachusetts	9	1,564,696.61	1.17	260,782.77	6.760	77.61	360	357	33	32.59	702
Alahama	∞	1,027,231.81	0.77	128,403.98	6.843	82.92	360	358	7	38.16	166
New Mexico	90	1,006,120.37	92.0	125,765.05	7.041	84.79	360	357	3	36.14	712
North Carolina	6	978,129.00	0.73	108,681.00	7.117	80.03	360	358	7	36.47	716
Minois	9 0	935,170.70	0.70	116,896.34	7.357	78.64	360	329	1	37.07	759
Pennsylvania	œ	823,637.46	0.62	102,954.68	7.530	80.07	360	358	7	38.62	682
Mississippi	80	820,100.00	0.62	102,512.50	6.618	77.51	360	358	7	36.09	736
Minnesota	S	748,760.12	0.56	149,752.02	6.83	79.31	360	355	S	33.02	721
Hawaii	7	598,409.70	0.45	299,204.85	6.930	87.12	360	356	4	29.75	206
Ohio	9	558,286.44	0.42	93,047.74	6.847	16.67	360	358	7	41.78	701
Rhode Island	7	500,555.34	0.38	250,277.67	7.328	79.67	360	358	7	37.81	617
Michigan	8	464,081.91	0.35	154,693.97	7.406	74.98	360	357	3	35.27	736
Oregon	4	367,850.00	0.28	91,962.50	7.277	86.44	360	358	7	35,14	693
Utah	3	336,750.00	0.25	112,250.00	6.557	69.65	360	358	7	26.72	691
New Hampshire	-	152,013.20	0.11	152,013.20	6.750	61.20	360	358	7	25.03	712
Kentucky	-	101,950.00	0.08	101,950.00	6.875	76.28	360	329	1	42.86	717
Missouri	-	93,129.90	0.07	93,129.90	7.000	75.00	360	358	7	38.65	674
Kansas	1	91,200.00	0.07	91,200.00	6.625	80.00	360	356	4	0.00	629
Idaho	1	87,350.00	0.07	87,350.00	6.375	86'69	360	358	7	38.48	755
Maine	-	73,653.83	90.0	73,653.83	8.125	90.00	360	357	3	18.28	172
Oklahoma	-	920.00	0.05	66,950.00	7.500	94.96	360	357	3	41.86	773
Nebraska	-	50,950.00	0.04	50,950.00	5.750	59.98	360	358	7	36.83	744
Indiana	1	46,390.92	0.03	46,390.92	8.250	90.00	360	356	4	28.88	629
Total:	629	\$133,249,326,58 100.00%	100.00%	196,243.49	6.575%	74.01%	358	355	6	35.83%	713

$OPMAC05_4$ IO's

Product Type	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
10/6 MONTH LIBOR -120 MONTH 10	34	\$11,477,458.00	1.39%	337,572.29	5.671%	74.44%	360	357	6	29.38%	754
15YR FXD -120 MONTH IO	1	1,880,000.00	0.23	1,880,000.00	4.750	80.00	180	177	3	36,94	755
2/6 MONTH LIBOR - 24 MONTH 10	œ	2,427,350.00	0.29	303,418.75	6.479	80.09	360	356	4	41.83	206
2/6 MONTH LIBOR - 60 MONTH IO	116	35,944,676.00	4.36	309,867.90	6,465	80.62	360	357	6	41.02	959
	683	191,848,931.00	23.30	280,891.55	6.126	79.24	360	358	7	38.60	692
30YR FXD - 60 MONTH 10	11	3,783,160.00	0.46	343,923,64	6.294	80.05	360	357	e	45.29	029
30YR FXD -120 MONTH IO	804	226,343,671.00	27.48	281,521.98	6.301	72,23	360	358	7	36.38	208
3/6 MONTH LIBOR - 24 MONTH 10	1	300,667,00	0.04	300,667.00	5.875	80.00	360	355	v	36.84	741
3/6 MONTH LIBOR - 36 MONTH 10	20	7,274,650.00	0.88	363,732.50	6.319	78.30	360	357	m	39.78	684
3/6 MONTH LIBOR - 60 MONTH 10	22	6,717,954.00	0.82	305,361.55	6.382	78.67	360	357	, ,	36.38	681
3/6 MONTH LIBOR -120 MONTH 10	112	32,232,351.00	3.91	287,788.85	5.980	76.27	360	357	9	39.10	716
	7	584,650.00	0.07	292,325.00	5.991	81.71	360	356	4	35.46	664
5/6 MONTH LIBOR - 60 MONTH 10	118	43,752,175.00	5.31	370,781.14	6.079	77.86	360	357	m	37.20	707
5/6 MONTH LIBOR -120 MONTH 10	833	205,436,290.00	24.95	246,622.20	6.152	77.63	360	358	7	36.84	710
6 MONTH LIBOR - 60 MONTH 10	10	3,130,261.00	0.38	313,026.10	5.552	71.16	360	356	4	41.52	206
6 MONTH LIBOR -120 MONTH IO	80	27,196,974.00	3.30	339,962.18	5.713	76.02	360	356	4	33.54	712
	16	5,792,150.00	0.70	362,009.38	5.699	74.34	360	357	e,	35.39	724
7/6 MONTH LIBOR -120 MONTH 10	48	17,400,956.00	2.11	362,519.92	5.773	75.51	360	358	7	35.08	734
Total:	2,919	\$823,524,324.00	100.00%	282,125.50	6.157%	76.46%	360	357	3	37.32%	704

	1000	o lo	9	AVGUED	WAL	LIV	OTERM	WAM	AGE	DIII	3
	7	\$306,274.00	0.04%	43,753.43	6.834%	52.12%	360	358	7	32.56%	724
550,000.01 - \$100,000.00	166	14,168,216.00	1.72	85,350.70	6.476	77.77	360	358	7	35.46	20
\$100,000,01 - \$150,000.00	552	70,364,997.00	8.54	127,472.82	6.443	78.47	360	358	7	37.03	6
\$150,000.01 - \$200,000.00	453	78,715,125.00	9.56	173,764.07	6.314	78.74	360	357	6	36.91	70
\$200,000.01 - \$250,000.00	375	84,557,002.00	10.27	225,485,34	6,145	77.49	360	358	7	37.50	69
\$250,000.01 - \$300,000.00	340	93,650,768.00	11.37	275,443.44	6.108	77.06	360	357	က	38.23	[0]
\$300,000.01 - \$350,000.00	248	80,673,073.00	9.80	325,294.65	980'9	78.34	360	357	٣	37.80	2
\$350,000.01 - \$400,000.00	201	75,574,233.00	9.18	375,991.21	6,161	77.65	360	357	3	37.58	69
5400,000.01 - 5450,000.00	170	72,367,660.00	8.79	425,692.12	6.051	78.79	360	357	κņ	39.78	5
\$450,000.01 - \$500,000.00	136	64,633,097.00	7.85	475,243.36	6.142	77.35	360	357	6	37.15	206
\$500,000.01 - \$550,000.00	29	35,053,244.00	4.26	523,182.75	600.9	77.40	360	358	7	36.85	20
\$550,000.01 - \$600,000.00	45	25,837,186.00	3.14	574,159.69	6.092	76.84	360	358	7	39.09	705
\$600,000.01 - \$650,000.00	20	44,374,210.00	5.39	633,917.29	6.147	73.39	360	358	7	34.78	Š
\$650,000.01 - \$700,000.00	16	10,781,150.00	1.31	673,821.88	5.887	72.68	360	358	7	38.52	693
\$700,000.01 - \$750,000.00	11	12,426,400.00	1.51	730,964.71	6.041	73.06	360	357	٣	35.36	737
\$750,000.01 - \$800,000.00	9	4,631,850.00	0.56	771,975.00	6.208	73.96	360	358	7	36.17	77
\$800,000.01 - \$850,000.00	7	5,820,500.00	0.71	831,500.00	5.854	69.91	360	357	٣	29.57	7
\$850,000.01 - \$900,000.00	6	7,891,000.00	96.0	876,777.78	6.083	73.77	360	357	e	35.31	15
5900,000.01 - 5950,000.00	9	5,602,700.00	99.0	933,783.33	6,249	75.80	360	357	•	39.89	89
\$950,000.01 - \$1,000,000.00	=	10,907,989.00	1.32	991,635.36	6.512	63.91	360	357	6	38.03	714
	11	25,187,650.00	3.06	1,481,626.47	5.823	57.32	347	344	7	31.50	726
	2,919	\$823,524,324.00 100.00%	100.00%	282,125.50	6.157%	76.46%	360	357	3	37.32%	704
Minimum: \$40,000.00											

Westment UBS Investment

OPMAC05_4

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32.56% 35.46 35.46 37.03 36.91 37.50 37.88 39.78 39.78 39.78 38.23 36.85 37.32% • AGE WAM 357 3 3 6 0 3 6 0 3 6 OTERM 360 72,12% 72,77 78,47 78,74 77,06 77,06 77,05 77,05 77,05 77,05 77,05 77,08 77,08 73,06 74,06 76.46% 6.157% 6.145 6.108 6.086 6.161 6.051 6.142 6.009 6.092 6.147 5.887 6.041 6.208 5.854 6.083 43,753,43 85,350.70 127,472.82 173,764.07 225,485.34 275,443.44 325,294.65 375,991.21 523,182.75 574,159.69 633,917.29 673,821.88 730,964.71 771,975.00 831,500.00 876,777.78 475,243.36 991,635.36 282,125.50 9.56 110.27 111.37 9.80 9.18 8.79 7.85 4.26 3.14 1.31 1.51 0.56 0.68 1.32 % \$823,524,324.00 100.00% 64,633,097.00 35,053,244.00 25,837,186.00 44,374,210.00 10,781,150.00 12,426,400.00 4,631,850.00 7,891,000.00 5,602,700.00 10,907,989.00 75,574,233.00 72,367,660.00 78,715,125.00 84,557,002.00 5,820,500.00 \$306,274.00 14,168,216.00 70,364,997.00 93,650,768.00 80,673,073.00 25,187,650.00 166 552 453 375 340 201 170 136 67 67 70 2,919 9 7 6 9 \$450,000.01 - \$500,000.00 \$500,000.01 - \$500,000.00 \$550,000.01 - \$600,000.00 \$600,000.01 - \$650,000.00 \$700,000.01 - \$750,000.00 \$750,000.01 - \$750,000.00 \$850,000.01 - \$850,000.00 \$850,000.01 - \$900,000.00 8950,000.01 - \$1,000,000.00 Minimum: \$40,000.00 Maximum: \$2,000,000.00 \$400,000.01 - \$450,000.00 \$360,000.01 - \$350,000.00 \$350,000.01 - \$400,000.00 \$200,000.01 - \$250,000.00 \$250,000.01 - \$300,000.00 \$100,000.01 - \$150,000.00 \$150,000.01 - \$200,000.00 \$50,000.01 - \$100,000.00 \$0.01 - \$50,000.00 \$1,000,000,01 >= Unpaid Balance

704

Gross Rate	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DŢI	FICO
3.501% - 4.000%	1	\$274,899.00	0.03%	274,899.00	3.875%	80.00%		355	Ś	29.97%	707
4.001% - 4.500%	90	2,269,585.00	0.28	283,698.13	4.418	74.54		356	4	29.26	726
4.501% - 5.000%	83	33,331,435.00	4.05	401,583.55	4.911	71.96	350	347		34.62	734
5.001% - 5.500%	319	97,909,307.00	11.89	306,925.73	5,363	73,94		358	7	35.22	724
5,501% - 6,000%	848	266,670,574.00	32,38	314,470.02	5.841	74.82	360	357	£	37.31	712
6.001% - 6.500%	881	235,384,288.00	28.58	267,178.53	6.321	77.21		357	33	38.10	697
6.501% - 7.000%	490	119,527,818.00	14.51	243,934.32	6.789	79,34	360	357	3	38.42	683
7.001% - 7.500%	186	43,962,553.00	5.34	236,357.81	7.289	79.67		358	~	36.97	688
7.501% - 8.000%	73	17,771,994.00	2.16	243,451.97	7.774	83.84		357	£	39.85	674
8.001% - 8.500%	23	4,655,071.00	0.57	202,394.39	8.284	82.78		358	7	33.40	675
8.501% - 9.000%	4	1,094,600.00	0.13	273,650.00	8,689	80.37		358	7	46.30	299
9,001% - 9.500%	7	272,200,00	0.03	136,100.00	9,293	98.05	,	357	3	47.92	618
9.501% - 10.000%		400,000.00	0.05	400,000.00	9.875	94.12	360	359	-	45.16	609
Total:	2,919	\$823,524,324.00 100.00%	100.00%	282,125.50	6.157%	76.46%	360	357	63	37.32%	704
Minimum: 3.875%											
Maximum: 9.875%											

Jack UBS Investment

$OPMAC05_4$ IO's

Original Term to Maturity	COUNT	UPB	%	AVG UPB	WAC	LTV	WAC LTV OTERM	WAM AGE	AGE	DTI	FICO
180	1	\$1,880,000.00		1,880,000.00	4.750%	80.00%	180	177	m	36.94%	755
360	2,918	821,644,324.00	72.66	281,577.90	6.160	76.45	360	357	3	37.32	703
Total:	2,919	\$823,524,324.00 100.00%	100.00%	282,125.50	6.157%	76,46%	360	357		37.32%	704
Minimum: 180											
Maximum: 360											

Remaining Term to Stated Maturity	COUNT	UPB	%	AVG UPB	WAC	LTV	WAC LTV OTERM WAM	WAM	AGE	DTI	FICO
121 - 180	1	\$1,880,000.00		1,880,000.00	4.750%	80.00%	180	177	33	36.94%	755
301 - 360	2,918	821,644,324.00	77.66	281,577.90	6.160	76.45	360	357	3	37.32	703
Total:	2,919	\$823,524,324.00 100.00%	100.00%	282,125.50	6.157%	76.46%	360	360 357	9	37.32%	704
Minimum: 177											
Maximum: 359											

, − €	11000	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
•	584	\$163,838,812.00	19.89%	280,545.91	6,106%	76.46%		359	_	36.88%	705
4	867	240,784,662.00	29.24	277,721.64	6,188	99'92		358	71	37.13	702
3	1,015	290,067,512.00	35.22	285,780.80	6.142	76.39	359	356	6	37.12	704
4	345	99,931,183,00	12,13	289,655.60	6.292	75.90		356	4	39.02	701
2	104	28,052,955.00	3.41	269,739.95	5.873	77.46		355	S	38.27	710
, 9	4	849,200.00	0.10	212,300.00	5.348	79.23		354	9	30.85	703
Total:	2,919	\$823,524,324.00 100.00%	100.00%	282,125.50	6.157%	76.46%	360	357	3	37.32%	704
Minimum: 1											
Maximum: 6											

Je UBS Investment

OTERM 79.52 79.52 68.89 72.62 75.04 76.90 76.90 77.75 78.91 77.75 78.91 78.91 78.91 78.91 78.91 78.91 78.91 78.91 6.527 5.884 6.047 5.948 5.970 6.121 212,091.45 278,460.16 301,744.91 286,048.24 287,511.42 291,030.96 348,788.33 OPMAC05_4 S,OI 0.13 0.28 0.85 2.45 3.44 8.06 14.47 22.68 % 1,046,365.00 2,333,006.00 6,961,504.00 20,216,909.00 28,318,776.00 66,415,138.00 \$154,828,470.00 3 25 67 67 89 231 447 665 640 640 157 157 COUNT

WAM

704 752 772 717 717 717 717 710 69 70 69 70 70 70 70 70

4.30 8.37 13.96 13.97 23.77 28.70 33.77 38.53 58.05

283,188.26 281,017.99 297,966.40

265,015.71

7,449,160.00 3,710,220.00

280,874.74

119,180,263.00 186,781,700.00

21.001% - 26.000% 26.001% - 31.000% 31.001% - 36.000% 36.001% - 41.000% 41.001% - 46.000%

46.001% - 51.000% 51.001% - 56.000% 26.001% - 61.000%

16.001% - 21.000%

11.001% - 16.000%

6.001% - 11.000% 1.001% - 6.000%

181,240,489.00

44,119,824.00

266,622.51

37.32% 6 357 357 357 358 358 358 358 358 358 358 357 356 358 357 76.46% 6.156 6.419 6.160 6.345 6.196 6.157% 394,800.00 282,125.50 132,900.00 100.00% \$823,524,324.00 789,600.00 132,900.00 Minimum: 0.00% Maximum: 66.62% WADTI: 37.32% 61.001% - 66.000% 66.001% - 71.000% Total:

5

ON UBS Investment

37,32% 3 AGE WAM OTERM 360 81.46% 82.89 82.33 83.95 77.62 76.65 77.73 77.73 77.48 LTV 74.20 74.99 76.58 77.25 75.87 73.53 75.98 76.46% 6.347 6.253 6.235 6.060 6.091 5.961 5.953 5.953 5.948 5.977 5.907 6.436 6.570 6.612 6.157% 6.405 6.347 314,626.66 295,312.19 290,173.11 246,571.16 281,442.68 311,670.64 318,000.00 354,452.00 304,208.33 262,716.16 255,721.45 272,734.17 272,734.17 288,617.76 277,059.86 305,784.30 295,970.00 282,125.50 285,939.26 288,295.75 270,069.40 4 OPMAC05 s,oI 0.37% 0.27% 0.27% 0.287 0.287 0.390 0.297% 0.390 0.39 % 100.00% \$1,598,773.00 \$5,814,003.00 47,298,217.00 41,670,526.00 \$3,047,850.00 2,226,000.00 32,086,911.00 38,102,496.00 58,331,610.00 79,658,503.00 55,134,913.00 56,217,671.00 \$823,524,324.00 39,683,418.00 27,520,587.00 UPB 8,861,300.00 3,650,500.00 23,644,454.00 47,728,479.00 54,589,858.00 39,893,842.00 29,977,703.00 3,240,588.00 COUNT 580 816 Minimum FICO: : Maximum FICO: WA FICO: 704 FICO Scores 610 - 619 620 - 629 630 - 639 640 - 649 660 - 669 660 - 669 670 - 679 700 - 709 710 - 719 710 -

35.91 37.18 36.49 37.22 35.09 36.74 31.30

39.05 38.78 38.72 38.72 38.96 38.92 37.88 37.88 37.88 37.88 37.88 37.88 37.88

DTI

704

Total:

OPMAC05_4 IO's

Loan to Value Ratio	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
10.01% - 15.00%	7	\$425,000.00	0.05%	212,500.00	6.390%	11.04%	360	356	4	0.00%	171
15.01% - 20.00%	9	1,679,500.00	0.20	279,916.67	6.819	16.46	360	357	ю	19.73	229
20.01% - 25.00%	4	654,000.00	0.08	163,500.00	6.071	23.01	360	358	7	16.31	728
25.01% - 30.00%	4	917,400.00	0.11	229,350.00	5.133	27.10	360	358	7	0.00	738
30.01% - 35.00%	∞	2,257,673.00	0.27	282,209.13	5.989	32.51	360	358	7	38.01	700
35.01% - 40.00%	15	5,168,900.00	0.63	344,593.33	5.630	37.77	360	358	7	26.83	77.7
40.01% - 45.00%	23	7,569,590.00	0.92	329,112.61	5.891	42.72	360	358	7	27.69	702
45.01% - 50.00%	25	8,608,550.00	1.05	344,342.00	5.871	47.85	360	357	٣	30.77	731
50.01% - 55.00%	44	18,105,188.00	2.20	411,481.55	5.877	52.55	360	358	7	34.41	724
55.01% - 60.00%	28	21,715,250.00	2.64	374,400.86	5.793	58.18	360	358	7	33.47	709
60.01% - 65.00%	109	40,124,414.00	4.87	368,113.89	5.850	64.06	360	357	6	32.23	708
65.01% - 70.00%	188	52,646,981.00	6.39	280,037.13	6.146	69.25	360	357	3	37.11	703
70.01% - 75.00%	170	51,597,597.00	6.27	303,515.28	6.220	73.68	360	357	3	36.58	711
75.01% - 80.00%	1,958	537,391,461.00	65.26	274,459.38	6,131	79.80	359	357	9	37.74	704
80.01% - 85.00%	39	12,164,805.00	1.48	311,918.08	6.411	84.28	360	358	7	39.46	259
85.01% - 90.00%	156	39,312,558.00	4.77	252,003.58	6.742	89.59	360	358	7	41.07	671
90.01% - 95.00%	84	17,249,875.00	2.09	205,355.65	7.083	94.91	360	358	7	37.41	707
95.01% - 100.00%	36	5,935,582.00	0.72	228,291.62	6.431	99.83	360	358	7	38.90	726
Total:	2,919	\$823,524,324.00	100.00%	282,125.50	6.157%	76.46%	360	357	3	37.32%	704
Minimum: 10.61 Maximum: 100.00											

Combined Loan To Value Ratio	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
10.01% - 15.00%	7	\$425,000.00	0.05%	212,500.00	6.390%	11.04%	360	356	4	0.00%	171
15.01% - 20.00%	9	1,679,500.00	0.20	279,916.67	6.819	16,46	360	357	3	19.73	657
20.01% - 25.00%	9	449,000.00	0.05	149,666.67	6.103	23.11	360	358	7	16.31	722
25.01% - 30.00%	3	364,400.00	0.04	121,466.67	4.956	27.29	360	357	3	0.00	727
30.01% - 35.00%	6	2,462,673.00	0.30	273,630.33	5.990	31.70	360	357	m	38.01	703
35.01% - 40.00%	13	3,772,900.00	0.46	290,223.08	5.812	36.79	360	358	7	21.73	721
40.01% - 45.00%	23	7,569,590.00	0.92	329,112.61	5.891	42.72	360	358	7	27.69	702
45.01% - 50.00%	24	8,028,550.00	0.97	334,522.92	5,861	47.27	360	357	6	33.57	728
50.01% - 55.00%	41	16,344,490.00	1.98	398,646.10	5.871	52.65	360	358	7	34.72	722
55.01% - 60.00%	48	17,844,200.00	2.17	371,754.17	5.735	58.24	360	358	7	33.36	710
60.01% - 65.00%	46	38,466,800.00	4.67	396,564.95	5.790	62.78	360	357	9	31.91	707
65.01% - 70.00%	93	30,140,551.00	3.66	324,091.95	5.977	69.11	360	357	3	36.92	709
70.01% - 75.00%	101	33,867,792.00	4.11	335,324.67	6.073	72.44	360	357	6	37.99	710
75.01% - 80.00%	460	140,279,374.00	17.03	304,955.16	6.110	78.76	358	355	€.	37.07	708
80.01% - 85.00%	65	24,921,440.00	3.03	383,406.77	6.217	79.27	360	357	3	37.96	8/9
85.01% - 90.00%	379	109,810,261.00	13.33	289,736.84	6.437	81,89	360	358	7	38.04	69
90.01% - 95.00%	489	118,393,688.00	14.38	242,113.88	6.440	80.97	360	358	7	36,63	702
95.01% - 100,00%	1,063	268,704,115.00	32.63	252,779.04	6.085	80.17	360	358	7	38.52	704
Total:	2,919	\$823,524,324.00 100.00%	100.00%	282,125.50	6.157%	76.46%	360	357	3	37.32%	704
Minimum: 10.61											
Maximum: 100.00											

Aug 5, 2005 10:45

				4	7		OTT DAY		100	4	000
Geographic Concentration	COUNT	UFB	%	AVG UPB	WAC	rı v	OIERWI	WAM	AGE	110	212
California	1,106	\$409,759,190.00	49.76%	370,487.51	5.980%	74.76%	360	357	٣	38.02%	704
Georgia	629	128,700,179.00	15.63	195,296.17	6.005	79.28	360	358	7	35.01	216
Florida	157	53,873,683.00	6.54	209,625.23	6,648	79.99	360	358	7	36.20	702
New Jersev	151	49,104,615.00	5.96	325,196.13	6.473	77.83	353	351	7	37.91	692
New York	102	37,694,910.00	4.58	369,557.94	6.484	74.39	360	358	7	39.06	687
Nevada	83	20,485,478.00	2.49	246,812.99	6.142	77.95	360	357	٣	38.04	705
Arizona	79	16,786,310.00	2.04	212,484.94	6.414	78.67	360	357	6	36.24	669
Washington	19	14,775,159.00	1.79	242,215.72	6.098	79.61	360	358	7	36.23	694
Colorado	25	13,838,570.00	1.68	266,126.35	6.533	77.46	360	357	9	38.03	704
Massachusetts	33	12,073,570.00	1.47	365,865.76	6.484	72.96	360	358	7	37.93	711
Michigan	37	7,620,987.00	0.93	205,972.62	6.580	79.05	360	357	33	41.79	701
Texas	9	6,132,558.00	0.74	153,313.95	9.600	78.17	360	357	9	39.47	692
Connecticut	20	6,131,310,00	0.74	306,565.50	6.223	67.33	360	358	7	34,77	693
Maryland	22	5,892,369,00	0.72	267,834.95	6.678	79.28	360	358	7	40.01	673
Virginia	22	5.784,863.00	0.70	262,948.32	6.379	79.10	360	357	9	35,66	269
South Carolina	76	5,482,486.00	0.67	210,864.85	6.610	67.93	360	357	3	28.86	704
North Carolina	25	4,899,610,00	0.59	195,984.40	6.527	76.80	360	357	٤	37.33	684
Hawaii	2	3,283,400,00	0.40	328,340,00	6.176	79.43	360	357	٣	35.50	707
Pennsylvania	2 12	2.899.360.00	0.35	181,210,00	6.573	78.91	360	358	7	39.16	969
Oregan	: 23	1.918,184.00	0.23	147,552,62	6.893	83.50	360	358	7	40.77	682
Illinois	6	1,908,021.00	0.23	212,002,33	7.214	81.42	360	358	71	39,66	722
New Mexico	13	1.764,462,00	0.21	135,727.85	6.503	79.98	360	357	£	37.26	709
Minnesota	6	1,740,650.00	0.21	193,405.56	6.778	79.52	360	356	4	39.54	694
Rhode Island	. •	1,689,900.00	0.21	281,650.00	6.695	82.22	360	358	7	40,34	648
Ohio	13	1,469,150.00	0.18	113,011.54	6.662	79.81	360	358	7	35.26	684
Tennessee	7	1,350,900.00	0.16	192,985.71	6.098	79.36	360	357	3	31.36	731
Mississippi	10	1,099,150.00	0.13	109,915.00	6.490	74.76	360	358	7	36.67	717
Alabama	9	1,068,720.00	0.13	178,120.00	6.537	80.00	360	358	7	36.41	268
Maine	ĸ	840,850.00	0.10	168,170.00	6.567	85.73	360	358	7	41.90	731
Indiana	4	559,725.00	0.02	139,931.25	6.879	86.73	360	357	8	43.33	999
Arkansas	7	518,320.00	90.0	259,160.00	5.932	74.13	360	355	S	47.64	703
Utah	4	395,550.00	0.05	98,887.50	6.567	69.70	360	358	7	27.69	692
Nebraska	6	318,100.00	0.04	106,033.33	6.359	76.79	360	326	4	41.20	727
Kentucky	6	293,550.00	0.04	97,850.00	6,669	75.87	360	358	7	46.11	669
South Dakota	~	265,475.00	0.03	132,737.50	6.427	78.27	360	326	4	42.29	697
Missouri	7	218,000.00	0.03	109,000.00	6.638	79.42	360	357	e	43.28	989
New Hampshire	-	205,200.00	0.02	205,200.00	6.750	90.00	360	358	7	33,83	663
Delaware	-	175,610.00	0.02	175,610.00	6.750	78.78	360	329	-	40.26	949
Wyoming	_	143,100.00	0.02	143,100.00	6.500	89.44	360	356	4	0.00	629
Iowa	-	117,600.00	0.01	117,600.00	6.500	80.00	360	326	4	43.66	726
Kansas	-	91,200.00	0.01	91,200.00	6.625	80.00	360	356	4	0.00	629
Idaho	-	87,350.00	0.01	87,350.00	6.375	69.98	360	358	7	38.48	755
Окланота	-	920.00	0.01	66,950.00	7.500	94.96	360	357	3	41.86	773
Total:	2,919	\$823,524,324.00	100.00%	282,125.50	6.157%	76.46%	360	357	'n	37.32%	704

The information herein has been provided solely by UBS Investment Bank. Neither the issuer of certificates nor any of its affiliates makes any representation as to the accuracy or completeness of the information herein. The information contained by the applicable prospectus supplement relating to the Certificates and superseders all information contained and or incorporated by UBS investment Bank.

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North-South CA	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
North CA	257	\$100,661,992.00	_	391,680,90	\$.990%	72.93%	360	357	~	37.21%	709
South CA	849	309,097,198.00	37.53	364,072.08	5.976	75,36	360	357	6	38.27	702
States Not CA	1,813	413,765,134.00		228,221.25	6,332	78.15	329	357	2	36.63	703
Total:	2,919	\$823,524,324.00	100.00%	282,125.50	6.157%	76.46%	360	357	€	37.32%	704

Zip Code Concemtration	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM A	AGE	DTI	FICO
30349	39	\$6,470,268.00	0.79%	165,904.31	6.067%	81.57%	360	358	7	37.42%	_
30319	17	4,618,056.00	0.56	384,838.00	5.391	75.79	360	358	7	30.69	733
30213	27	4,159,149.00	0.51	154,042.56	6.067	78.95	360	358	7	34.83	Ī
73346	12	4,003,100.00	0.49	333,591.67	5.810	80.00	360	357	٣	38.03	Ī
92562	6	3,858,900.00	0.47	428,766.67	5.986	79.03		358	7	40.53	629
Other	2,820	800,414,851.00	97.19	283,835.05	6.165	76.38	360	357	3	37.36	
Total:	2,919	\$823,524,324.00	100.00%	282,125.50	6.157%	76.46%	360	357	6	37.32%	704

I son Purnose	COLINI	HPR	%	AVGUPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
Foati v at bose				1							
Purchase	2,042	\$528,834,578.00	64.22%	258,978.74	6.172%	79.31%	329	357	m	37.76%	709
Refinance - Cashout	691	234,815,918.00	28.51	339,820.43	6.203	71.06	360	358	7	37.06	889
Refinance - Rate Term	186	59,873,828.00	7.27	321,902.30	5.839	72.55	360	357	3	34.41	718
Total:	2.919	\$823,524,324.00	100.00%	282,125,50	6.157%	76.46%	360	357	ю	37,32%	704

Document Type	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
Stated Income Full Asset	1.171	\$341,570,019.00	7	291,690.88	6.124%	77.19%	359	356	6	37.33%	704
Full Documentation	693	178,888,752.00		258,136.73	5.955	78.29	360	358	7	36.72	717
Stated Documentation	524	148,677,083.00	18.05	283,734.89	6.349	77.50	360	358	7	38.01	989
No Income No Asset	302	82,038,721.00		271,651.39	6.245	69.15	360	357	3	0.00	703
No Ratio	229	72,349,749.00		315,937.77	6.313	74.69	360	357	€	0.00	705
Total:	2,919	\$823,524,324.00	100.00%	282,125.50	6.157%	76.46%	360	357		37.32%	704

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Property Type	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
Single Family Residence	1,534	\$470,880,245.00		306,962.35	6.112%	75.21%	359	357	7	37.52%	707
Pile	926	222,974,272.00		240,015.36	6.201	78.66	360	358	7	37.08	704
Condo	323	82,285,636.00		254,754.29	6.146	78.67	360	357	60	36.38	711
2-4 Family	133	47,384,171.00	5.75	356,271.96	6.415	74.77	360	357	3	38.10	669
Total:	2,919	\$823,524,324.00	100.00%	282,125.50	6.157%	76.46%	360	357	en	37.32%	704

(Section 1998) Investment (Section 1998)

$OPMAC05_4$ I0's

Occupancy	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
Owner Occupied	2,309	\$698,596,712.00	84.83%	302,553.79	%980'9	76.64%	360	357	7	30.38%	702
Non-Owner Occupied	471	91,732,859.00	11.14	194,761.91	6.516	74.81	360	357	6	30,32	717
Second Home	139	33,194,753.00	4.03	238,811.17	099'9	77.29	360	357	3	28.58	703
Total:	2,919	\$823,524,324.00	100.00%	282,125.50	6.157%	76.46%	360	357	6	30.30%	704

Lien Position	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM WAM	WAM	AGE	ITO	FICO
1	2,919	\$823,524,324.00 100.00%	100.00%	282,125.50	6,157%	76.46%	360	360 357 3 3	3	37.32%	704
Total:	2,919	\$823,524,324.00 100.00%	100.00%	282,125.50	6.157%	76.46%	360	360 357 3	6	37.32%	704

Prepayment Penalty	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERA	4 WAM A	AGE	DTI	FICO
0	695	\$216,181,081.00	~	311,051.92	6.389%	76.52%	358	356	60	38.50%	703
•	76	10,387,890.00		399,534,23	6,005	70.72	360	357		35.01	729
12	205	73,085,067.00		356,512.52	6.207	74.88	360	357	E)	38.03	669
24	804	220,488,255.00		274,239.12	6.101	78.65	360	357	e	37.84	969
36	954	240,981,474.00		252,601.13	6,064	74.82	360	358	7	36.53	705
09	235	62,400,557.00	7.58	265,534.29	5.871	77.70	360	358	2	34.36	729
Total:	2,919	\$823,524,324.00	100.00%	282,125.50	6.157%	76.46%	360	357	6	37.32%	704
wa Term: 22.647											

Prepayment Type	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
12H	171	\$62,194,251.00	7.55%	351,379,95	6.268%	75.40%	360	357	m	38,44%	695
12M	20	7,266,216.00	0.88	363,310.80	5.832	69.41	360	357		36.37	721
12S	∞	3,624,600.00	9.4	453,075.00	5.916	77.04	360	357	9	33.07	721
24H	551	157,779,281.00	19.16	286,350.78	6.031	79.13	360	358	7	37.96	693
24M	717	54,443,124.00	6.61	239,837,55	6.281	78.16	360	357	€	38.01	101
24S	76	8,265,850.00	1.00	317,917.31	6.252	77.72	360	357	٣	34.56	721
36H	788	193,328,647.00	23.48	245,340.92	950.9	74.91	360	358	7	36.64	704
36M	127	35,149,981.00	4.27	276,771.50	6.137	75.13	360	357	٣	36.62	705
36S	39	12,502,846.00	1.52	320,585.79	5.988	72.49	360	357		34.83	723
H09	82	16,826,791.00	2.04	197,962.25	6.226	79.37	360	358	7	36.81	703
W09	31	6,238,734.00	0.76	201,249.48	6.349	79.57	360	357	၈	38.28	712
S09	119	39,335,032.00	4.78	330,546.49	5.644	26.68	360	358	7	32.94	743
Н9	12	4,188,990.00	0.51	349,082.50	6.143	69.51	360	357	'n	38.54	736
W9	=	5,100,450.00	0.62	463,677.27	5.885	69,78	360	358	7	31.27	729
S9	3	1,098,450.00	0.13	366,150.00	6,041	79.70	360	357	9	43.25	701
No PPP	969	216,181,081.00	26.25	311,051.92	6.389	76.52	358	356	3	38.50	703
Total:	2,919	\$823,524,324.00 100.00%	100.00%	282,125.50 6.157% 76.46%	6.157%	76.46%	360	357	6	37.32%	704

Je UBS Investment

OPMAC05_4 IO's

Balloon Flag	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
Not a Balloon Loan	2,919	\$823,524,324.00 100.00%	100.00%	282,125.50	6.157%	76.46%	360	357	3	37.32%	704
Total:	2,919	\$823,524,324.00	100.00%	282,125.50	6.157%	76.46%	360	357	8	37.32%	704

Originator	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
Alterna Mortgage	13	\$3,803,500.00	0.46%	292,576.92	7.271%	79.49%	360	359	-	38.29%	710
Avaris Capital	16	5,379,600.00	9.0	336,225.00	5.847	72.85	360	359	-	36.66	715
Equity Now, Inc.	20	10,261,250.00	1.25	513,062.50	6,488	66.38	360	357	33	39.53	989
Gateway Bank FSB	61	23,565,720.00	2.86	386,323.28	5.912	70.61	360	358	7	37.11	724
Heritage Plaza Mortgage, Inc.	23	5,917,750.00	0.72	257,293.48	6.011	72.44	360	356	4	43.43	90/
Loan Center of California, Inc.	15	7,478,150.00	0.91	498,543.33	6.055	74.83	360	356	4	42.00	869
Mortgage Enterprise, Ltd.	10	3,613,150.00	0.44	361,315.00	6.971	79.74	360	356	4	43,39	701
Mylor Financial	-	398,000.00	0.05	398,000.00	7.300	80.00	360	358	7	49.28	629
Onteum	2,363	634,182,078.00	77.01	268,380.06	6.180	76.95	359	357	7	36.97	701
Pemmtek Mortgage Services	S.	1,973,030.00	0.24	394,606.00	7.731	74.08	360	357	6	32.94	899
Provident Bank	163	61,016,875.00	7.41	374,336.66	5.988	76.32	360	357		37.77	208
Pro30 Funding	_	520,000.00	90.0	520,000.00	7.850	80.00	360	355	\$	0.00	707
Ouicken Loans	09	12,039,025.00	1.46	200,650.42	6.520	17.67	360	356	4	43.61	695
Ouicken Loans, Inc.	-	152,000.00	0.02	152,000.00	6.375	80.00	360	354	9	42.60	299
Realty Mortgage Corp	9	15,420,455.00	1.87	257,007.58	5.557	76.24	360	355	S	37.12	727
Shearson Mortgage	9	1,999,800.00	0.24	333,300.00	6.209	76.07	360	356	4	40.17	704
Stearns Lending, Inc.	98	29,325,221.00	3.56	366,565.26	5.969	74.64	360	356	4	38,85	723
Sun West Mortgage Co.	21	6,478,720.00	0.79	308,510,48	6.125	78.70	360	357	е	43.57	721
Total:	2,919	\$823,524,324.00 100.00%	100.00%	282,125.50	6.157%	76.46%	360	357	3	37.32%	704

Gross Rate-ARMS	COUNT	UPB	%	AVG UPB	WAC	LTV	LTV OTERM WAM AGE	WAM	AGE	DTI	FICO
3.501% - 4.000%	-	\$274,899,00	0.05%	274,899.00	3.875%	80.00%	360	355	S	29.97%	707
4.001% - 4.500%	∞	2,269,585.00	0.38	283,698.13	4.418	74.54	360	356	4	29.26	726
4.501% - 5.000%	74	25,552,385.00	4.32	345,302.50	4.902	75.13	360	357	6	35.40	731
5.001% - 5.500%	291	84,722,907.00	14.32	291,144.01	5.357	75.81	360	358	7	35.66	723
5.501% - 6.000%	658	197,907,807.00	33.46	300,771.74	5.834	76.88	360	357	€	37.91	710
6.001% - 6.500%	995	155,012,592.00	26.21	273,873.84	6.308	78.49	360	357	£	38.11	693
6.501% - 7.000%	324	80,574,785.00	13.62	248,687.61	6.797	80.59	360	358	7	38.48	681
7.001% - 7.500%	118	29,164,176.00	4.93	247,154.03	7.288	81.94	360	358	7	38.20	687
7.501% - 8.000%	41	11,064,325.00	1.87	269,861.59	7.779	85.16	360	357	33	38.99	664
8.001% - 8.500%	16	3,419,232.00	0.58	213,702.00	8.280	84.28	360	358	7	34.77	629
8.501% - 9.000%	3	882,600.00	0.15	294,200.00	8.704	80.46	360	358	7	46.30	674
9.001% - 9.500%	7	272,200.00	0.05	136,100.00	9,293	98.05	360	357	33	47.92	618
9.501% - 10.000%	_	400,000.00	0.07	400,000.00	9.875	94.12	360	329		45.16	609
Total:	2,103	\$591,517,493.00 100.00%	100.00%	281,273.18	6.105%	78.05%	360	357	3	37.58%	702
Minimum: 3.875%											
Maximum: 9.875%											

$OPMAC05_4$ IO's

Gross Rate-FRMS	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
4.501% - 5.000%	6	87,779,050.00	3.35%	864,338.89	4.940%	61.56%	316	315	7	31.60%	743
5.001% - 5.500%	78	13,186,400.00	5.68	470,942.86	5.401	61.90	360	358	7	31.17	733
5.501% - 6.000%	190	68,762,767.00	29.64	361,909.30	5.863	68.87	360	358	7	35.43	720
6.001% - 6.500%	315	80,371,696.00	34.64	255,148.24	6.347	74.75	360	357	e.	38.08	705
6.501% - 7.000%	166	38,953,033.00	16.79	234,656.83	6.774	76.75	360	357	ę,	38,27	688
7.001% - 7.500%	89	14,798,377,00	6.38	217,623.19	7.292	75.21	360	357	6	34.53	691
7.501% - 8.000%	32	6,707,669.00	2.89	209,614.66	7.765	81.67	360	357	m	42.22	689
8.001% - 8.500%	7	1,235,839.00	0.53	176,548.43	8.294	78.62	360	357	e	29.54	662
8.501% - 9.000%	1	212,000.00	0.09	212,000.00	8.625	80.00	360	357	3	0.00	638
Total:	816	\$232,006,831.00	100,00%	284,322.10	6.288%	72.42%	359	356	7	36.58%	708
Minimum: 4.750%											

Gross Margin	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
1.001% - 1.250%	_	\$150,400.00	0.03%	150,400.00	4.250%	80.00%	360	354	9	40.61%	629
2.001% - 2.250%	950	243,568,966.00	41.18	256,388,39	6.008	77.25	360	358	7	36.43	717
2,251% - 2,500%	121	37,825,657.00	6.39	312,608.74	6.075	77.40	360	357	3	38,31	269
2.501% - 2.750%	115	35,262,795.00	5.96	306,633.00	6.198	78.01	360	357	e	36.39	969
2,751% - 3,000%	448	137,991,347.00	23.33	308,016.40	6.012	78.51	360	358	7	38.67	669
3.001% - 3.250%	210	52,967,807.00	8.95	252,227.65	6.061	76.33	360	357	e	35.72	705
3.251% - 3.500%	23	9,910,400.00	1.68	430,886.96	6.174	74.83	360	356	4	40.38	969
3.501% - 3.750%	41	14,747,129.00	2.49	359,686.07	6.253	76.72	360	357	9	36,14	700
3.751% - 4.000%	11	4,273,455.00	0.72	388,495,91	6.730	75.76	360	357	6	47.43	692
4.001% - 4.250%	9	2,016,000.00	0.34	336,000.00	6.645	80.00	360	357	€0	39.50	704
4.251% - 4.500%	s.	1,906,000.00	0.32	381,200.00	5.426	79.82	360	357	က	36.25	692
4.501% - 4.750%		1,194,800.00	0.20	398,266.67	5.671	80.76	360	357	3	47.75	648
4.751% - 5.000%	18	5,116,000.00	98.0	284,222.22	6.415	79.80	360	357	3	40.94	701
5.001% - 5.250%	18	6,043,067.00	1.02	335,725,94	860'9	82.00	360	358	7	39.67	654
5.251% - 5.500%	21	6,731,300.00	1.14	320,538.10	6.325	79.82	360	358	7	39.73	949
5.501% - 5.750%	22	6,112,900.00	1.03	277,859.09	6.512	83.00	360	357	რ	41.47	629
5.751% - 6.000%	29	9,043,965.00	1.53	311,860.86	928.9	86.77	360	357	6	42.18	635
6.001% - 6.250%	13	3,753,250.00	0.63	288,711.54	866'9	86.95	360	358	7	39.07	632
6.251% - 6.500%	13	3,149,155.00	0.53	242,242.69	7,170	84.17	360	358	7	37.65	640
6.501% - 6.750%	20	5,146,000.00	0.87	257,300.00	7.039	86.70	360	357	6	40.61	630
6.751% - 7.000%	\$	2,444,500.00	0.41	305,562.50	7.532	86.55	360	357	'n	42.97	634
7.001% - 7.250%	4	1,570,000.00	0.27	392,500.00	8.268	88.86	360	358	7	47.04	623
7.251% - 7.500%		219,600.00	0.04	219,600.00	7.875	90'00	360	357	6	37.91	632
7.501% - 7.750%	1	207,000.00	0.03	207,000.00	8.750	89.95	360	329	-	49.99	989
8.251% - 8.500%	-	166,000.00	0.03	166,000.00	9.400	100.00	360	355	ĸ	47.92	281
Total:	2,103	\$591,517,493.00 100.00%	100.00%	281,273.18	6.105%	78.05%	360	357	3	37.58%	702
Minimum: 1.250% Maximum: 8,400%											
Weignted Average: 4.94370					ì						

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659 702 712 712 666 663 633 611 702 DTI 37.27 36.72 39.20 40.79 40.76 40.92 47.42 37.58% 40.61% OTERM WAM 354 358 357 357 357 358 358 358 357 360 360 360 360 360 360 360 360 360 80.00% 77.70 76.19 79.47 81.26 83.51 87.51 89.98 LTV 78.05% 6.144 6.575 5.663 6.611 7.481 8.378 WAC 6.105% 150,400.00 278,742.82 287,364.18 318,915.79 321,187.50 299,625.37 277,183.33 272,250.00 AVG UPB 281,273.18 283,000.00 76.86 13.85 1.02 1.02 5.07 5.07 1.69 0.09 % \$591,517,493.00 100.00% \$150,400.00 454,648,765.00 81,898,791.00 6,059,400.00 7,708,500.00 29,962,537.00 9,978,600.00 544,500.00 566,000.00 2,103 19 100 36 Maximum: 9.875% Weighted Average: 2.990% Minimum: 1.250% 1.001% - 2.000% 2.001% - 3.000% 3.001% - 4.000% 9,001% - 10,000% 4.001% - 5.000% 5.001% - 6.000% 6.001% - 7.000% 7.001% - 8.000% 8.001% - 9.000% Minimum Rate Total:

Maximum Rate											
	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
9.001% - 10.000%	25	\$9,762,884.00	1.65%	390,515,36	4.926%	74.45%	360	358	7	35.42%	
10.001% - 11.000%	448	125,871,040.00	21.28	280,962.14	5.588	16.60	360	357	33	36.80	
11.001% - 12.000%	982	274,382,700.00	46.39	278,561.12	5.973	77.39	360	357	ĸ	37.16	
12.001% - 13.000%	535	150,852,623.00	25.50	281,967.52	6.578	79.51	360	357	e	38.88	
13.001% - 14.000%	93	24,944,888.00	4.22	268,224,60	7.546	84.28	360	358	7	38.71	672
14.001% - 15.000%	œ	2,348,400.00	0.40	293,550.00	7.899	82.88	360	358	7	45.98	
15.001% - 16.000%	(6)	672,200.00	0.11	224,066.67	9.639	95.71	360	358	7	45.97	
16.001% - 17.000%	-	676,000,00	0.11	676,000.00	4.875	80.00	360	355	10	0.00	
17.001% - 18.000%	7	1,269,250.00	0.21	634,625.00	5.804	76.05	360	355	40	0.00	
18.001% - 19.000%	3	737,508.00	0.12	245,836.00	6.537	75.56	360	356	4	45.52	-
Total:	2,103	\$591,517,493.00	100.00%	281,273.18	6.105%	78.05%	360	357	3	37.58%	702
Minimum: 9.750%											
Maximum: 18.625%											
Weighted Average: 11.730%											

We UBS Investment

$OPMAC05_4$ IO's

Next Rate Reset Date	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	III	FICO
2005-10-01	20	\$7,180,801.00	1.21%	359,040.05	5.181%	77.99%	360	355	ĸ	31.82%	713
2005-11-01	22	6,636,576.00	1.12	301,662.55	5.688	74.10	360	326	4	39.39	711
2005-12-01	32	10,479,325.00	1.11	327,478.91	6.029	79.02	360	357	m	36.01	713
2006-01-01	13	5,245,733.00	0.89	403,517.92	2.867	66.23	360	358	7	31.91	206
2006-02-01	1	447,200.00	0.08	447,200.00	5,250	80,00	360	329	-	31.31	733
2006-03-01	7	337,600.00	90.0	168,800.00	4.458	80.00	360	354	9	25.57	715
2007-04-01	31	8,974,425.00	1.52	289,497.58	6,146	78.62	360	355	ĸ	40.20	069
2007-05-01	89	19,006,009,00	3.21	279,500.13	6.277	77.30	360	356	4	41.04	684
2007-06-01	263	74,550,043.00	12.60	283,460.24	6.158	78.63	360	357	9	38.36	989
2007-07-01	274	77,180,341.00	13.05	281,680.08	6.180	80.10	360	358	7	39.17	685
2007-08-01	171	50,510,139.00	8.54	295,380.93	6.192	89.68	360	329	-	39.00	689
2008-04-01	12	3,072,007.00	0.52	256,000.58	5.921	77.25	360	355	v	39.93	735
2008-05-01	37	12,564,850.00	2.12	339,590.54	6.097	26.06	360	356	4	39.13	712
2008-06-01	52	17,930,205.00	3.03	344,811.63	6.184	76.36	360	357	'n	39.69	702
2008-07-01	37	9,073,356.00	1.53	245,225.84	6.001	78.63	360	358	7	38.44	694
2008-08-01	17	3,885,204.00	99.0	228,541.41	5,981	78.52	360	359	-	34.46	705
2010-03-01	2	511,600.00	0.0	255,800.00	5.936	78.71	360	354	9	42.60	695
2010-04-01	27	5,964,671.00	1.01	220,913.74	6.063	77.50	360	355	S	40.96	720
2010-05-01	95	29,616,777.00	5.01	311,755.55	6.202	77.21	360	356	4	37.07	704
2010-06-01	346	94,827,088.00	16.03	274,066.73	890.9	77.01	360	357	33	37,25	713
2010-06-30	-	449,000.00	0.08	449,000.00	5.875	68.57	360	358	7	39.39	683
2010-07-01	280	69,627,678.00	11.77	248,670.28	6,161	78.25	360	358	7	35.97	709
2010-08-01	202	48,776,301.00	8.25	241,466.84	6.221	78.54	360	359	-	36.88	206
2012-05-01	4	1,285,800.00	0.22	321,450.00	2.671	68.94	360	326	4	35.33	720
2012-06-01	31	10,954,400.00	1.85	353,367.74	5.637	75.07	360	357	6	34.17	734
2012-07-01	13	6,080,706.00	1.03	467,746.62	6,092	72.10	360	358	7	36.40	735
2012-08-01	16	4,872,200.00	0.82	304,512.50	5.618	81.09	360	329	-	36.29	724
2015-06-01	22	7,770,158.00	1.31	353,189.00	2.687	75.07	360	357		28.97	160
2015-07-01	01	3,169,800.00	0.54	316,980.00	5.676	73.87	360	358	7	31.48	743
2015-08-01	2	537,500.00	0.09	268,750.00	5.413	68.69	360	329	-	23.04	737
Total;	2,103	\$591,517,493.00 100.00%	100.00%	281,273.18	6.105%	78.05%	360	357	3	37.58%	702
Minimum: 20051001											
Maximum: 20150801											
Weighted Average: 20090127											

The information here here has been provided solely by UBS Investment Bank. Neither the issuer of certificates nor any of its affiliates makes any representation at to the accuracy or completeness of the information herein. The information contained herein will be superseded by the description of the mortgage boas contained and/or incorporated by reference in the Prospectus Supplement relating to the Certificates and supersedes all information contained in any collateral term sheets relating to the mortgage pool previously provided by UBS Investment Bank.

Je UBS Investment

$OPMAC05_4$ IO's

Initial Rate Cap	COUNT	UPB	%	AVG UPB	WAC		LTV OTERM WAM AGE	WAM	AGE	DTI	DTI FICO
1.000%	83	\$27,242,585.00	4.61%	328,223.92	5.735%	76.06%	360	357	60	34.41%	714
1.500%	e	882,500.00		294,166.67	6.321	76.07	360	357		33.93	651
2.000%	48	16,135,259.00	2.73	336,151.23	5.979	77.47	360	357	6	39.72	712
3.000%	888	252,509,500.00		284,357.55	6.181	79.26	360	358	7	38.92	687
2.000%	885	226,016,694.00		255,386.09	6.162	78.08	360	358	7	36.75	707
6.000%	196	68,730,955.00		350,668.14	5.814	74.43	360	357	3	35.79	733
Total:	2,103	\$591,517,493.00 100.00%	100.00%	281,273.18	6.105%	78.05%	360	357	3	3 37.58%	702
Minimum: 1.000%											
Maximum: 6.000%											
Weighted Average: 3.991%				:							

Periodic Rate Cap	COUNT	UPB	%	UPB % AVG UPB WAC LTV OTERM WAM AGE DTI FICO	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
1.000% 2.000%	2,102	2,102 \$590,997,493.00 99.91% 1 520,000.00 0.09	99.91% 0.09	281,159.61 6.104% 78.04% 520,000.00 7.850 80.00	6.104% 7.850	78.04% 80.00	360	357 355	es es	360 357 3 37.58% 360 355 5 0.00	702
Total:	2,103	2,103 \$591,517,493.00 100,00% 281,273.18 6,105% 78.05%	100.00%	281,273.18	6.105%	78.05%	360		6	357 3 37.58%	707
Minimum: 1.000% Maximum: 2.000% Weishted Average: 1.001%											

PMI	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
GEMICO	7	\$1,710,568.00	0.21%	244,366.86	6.876%	90.63%	360	356	4	40.19%	689
MGIC	9	1,326,100.00	0.16	221,016.67	6.389	80.08	360	357	3	41.76	694
MI (Company Unknown at Bid)	-	114,000.00	0.01	114,000.00	7.375	95.00	360	359	-	32.66	735
No MI	2,724	782,510,541.00	95.02	287,265.25	6.130	75.63	360	357	3	37.32	703
PMI Mortgage Insurance	46	10,789,013.00	1.31	234,543.76	6.823	91.34	360	358	7	39.11	711
Radian Guaranty	70	4,116,453.00	0.50	205,822.65	6.693	89.10	360	358	7	39.60	681
Republic Mortyage Insurance	-	153,800.00	0.02	153,800,00	7.375	95.00	360	356	4	00'0	655
Triad Guaranty Insurance Co.	4	913,956.00	0.11	228,489.00	6.716	95.18	360	358	7	40.21	689
United Guaranty	110	21,889,893.00	2.66	198,999.03	6.572	93.47	360	358	7	36.37	719
Total:	2,919	\$823,524,324.00	100.00%	282,125.50	6.157%	76.46%	360	357	3	37.32%	704

Interest Only Terms	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
24	6	\$2,728,017.00	0.33%	303,113.00	6.412%	80.08%	360	356	4	41.18%	710
36	22	7.859,300.00	0.95	357,240.91	6.295	78.56	360	357	3	39.36	682
09	777	93,328,226.00	11.33	336,925.00	6.240	78.85	360	357	'n	39.12	684
28	16	5,792,150.00	0.70	362,009.38	5.699	74.34	360	357	6	35,39	724
120	2,595	713,816,631.00	89.98	275,073.85	6.147	76.13	360	357	7	37.01	706
Total:	2,919	\$823,524,324.00	100.00%	282,125.50	6.157%	76.46%	360	357	3	37.32%	704

	% Int Only	000	000	000	37.62	57.40	75.48	69.10	67.73	72.09	68.24	75.17	84.3	87.29			% Int Only	33.69	41.05	85.00	49.21	55.15	45.08	8.36	000	100.00
	% Stated Doc	100 00	75.17	100.00	70.02	53.47	29.19	51.46	30.39	27.21	22.90	22.43	14.99	25.49			% Stated Doc	000	6.62	0.00	10.91	27.78	43.14	72.05	000	000
	% Ltd Doc	000	000	0.00	0.00	0.00	00.00	0.00	000	000	0.00	0.00	0.00	0.00			% Ltd Doc	0.00	0.00	0.00	00:0	0.00	0.00	0.00	000	0.00
	% Full Doc	000	24.83	000	29.98	28.39	21.29	19.42	24.96	30.68	37.91	38.12	45.00	16.11			% Full Doc	91.11	48.77	52.81	35.21	33.33	26.86	17.97	100.00	100.00
	& Owner Occ	100.00	100:00	100:00	96.71	92.80	87.84	85.91	74.51	79.02	68.38	64.02	65.98	74.51			% Owner Occ	91.11	61.25	87.29	70.60	85.60	100.00	47.84	48.85	100.00
	% PUD	0.00	000	0:00	6.70	13.93	25.80	21.44	27.88	34.60	37.77	32.97	51.32	16.11			% PUD	0.0	6.23	27.65	9.	25.53	000	86.6	000	000
	% SFD	100.00	75.17	100.00	62.05	69.10	61.26	50.16	52.52	38.04	21.41	44.77	38.88	83.89			% SFD	100.00	93.77	48.67	37.60	50.96	70.08	27.58	100.00	100.00
Wtd Ava	E	80.00	80.84	74.96	88.85	83.72	91.06	89.63	85.06	91.36	93.32	92.32	93.99	93.05		Wtd Avg	2	61.80	29.67	71.98	77.62	80.61	86.57	90,50	95.00	100.00
Wtd Avg		31.83	43.67	39.96	41.89	40.39	39.58	39.56	40.65	39.67	39.63	32.35	38.06	36.46		Wtd Avg	5	53.42	55.88	55.50	56.35	54.03	53.59	55.76	53.41	51.66
Wd Avg	<u> </u>	524	544	295	288	615	638	662	289	713	738	761	382	804		Md Avg	93 23	650	969	089	712	989	655	699	694	694
_	×	0.00	0.00	0.00	0.00	5.0	3.29	44.82	71.76	96.89	77.63	79.71	96.01	00:00		_	¥ ¥	000	0.00	0.00	0.00	0.00	0.00	86.6	51.15	100.00
Wtd Avg	GWAC	8.950	8.212	6.713	296.9	6.736	6.599	6.831	2.00	6.618	6.772	6.781	6.473	6.477		Wtd Avg	GWAC	5.962	6.109	5.987	6.315	6.400	6.903	7.289	7.310	7.000
Percent of	Current Balance	0.02%	0.04%	0.10%	1.13%	3.38%	8.45%	1.75%	1.47%	1.49%	0.77%	0.49%	0.45%	0.08%		Percent of	Current Balance	0.09%	0.20%	0.22%	0.73%	0.90%	0.30%	0.19%	0.02%	0.02%
Whd Avg	Current Balance	255,122,10	230,922,34	278,722.16	241,928.05	287,560.60	242,814.75	237,003.80	234,433.15	227,477.74	200,617.06	174,134.93	198,742.77	180,373.52		Wid Avg	Current Balance	189,044.38	236,929.66	267,744.05	324,202.73	268,182.04	399,840.10	227,185.10	123,452.92	192,500.00
	B	255,122.10	461,844.69	1,114,888.64	12,096,402,64	36,232,635.97	90,569,903.05	18,723,299.93	15,707,021.24	15,923,442.01	8,225,299.28	5,224,048.02	4,769,826.50	901,867.60				945,221.92	2,132,366.91	2,409,696.45	7,780,865.50	9,654,553.40	3,198,720.82	2,044,665.92	246,905.83	192,500.00
	\$65%	× 65%	> 65%	> 65%	* 02 *	× 70%	× 70%	× 80%	× 80%	% 08 <	× 82%	> 82%	> 82%	> 85%	•		티	^ 50 %	> 20%	^ 50%	× 50%	× 20%	^ 50 %	> 20%	^ 50%	> 50%
	FICO High	224	549	574	298	624	6	674	669	724	749	774	799	×			Ξ				79%				%66 66	×
		200	272	220	272	009	625	99	675	700	725	750	775	800 max			LTV LOW	% 09	65%	70%	75%	80%	85%	% 06	%S6	100% ma

									% FI	5	3 5	8 6	2.67	6.82	29.6	8.62	6.49	2.09	4.25	9.40	12.17	31.32			%			5.81	999	9.10	95'9	5.75	5.27	6.81	6.19	8.16	6.55
									% NY			33.50													× N×	1		•	9.499157009	4.622935085	5.666641912	7.039903446	4.395878306	3,276784698	2.255239112	1.13811157	
									% CA	8	3 8	8 8	14.60	20.93	29.12	47.78	52.55	52.55	56.63	68.47	60.61	33.35			% CA	:		27.58	38.23	42.04	54.01	51.69	55.89	48.58	48.09	42.68	50.76
% Int Only	000	000	59.87	20.82	22.93	- 78			% Int Only	5	8 6	000	35.26	49.46	60.30	70.50	20'.29	67.60	71.42	70.65	61.62	64.67			% int Only			100	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100:00
% Stated Doc	0.00	50.31	29.08	69.11	35.70	2			% Stated Doc	100.00	9.50	100.00	100.00	100:00	100:00	100.00	100.00	100:00	100.00	00.00	100.00	100.00			% Stated Doc			53.53	44.85	24.02	23.72	17.96	15.15	12.36	13.36	10.04	4.52
% Ltd Doc	000	8 8	000	00.00	00.0	8			% Ltd Doc	8	8 6	8 0	000	0.00	00.00	0.00	0.00	0.00	0.00	0.00	0.00	000			% Ltd Doc	:		000	000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	000
% Full Doc	100.00	8.0	19.75	27.52	48.58	86.			% Full Doc	000	8 8	800	000	00:00	00:00	0.00	000	000	0.00	0.00	0.00	0.00			% Full Doc			36.27	26.92	18.81	13.02	16.23	16.95	24.55	32.06	43.92	36.18
% Owner Occ	100.00	00.00	93.97	95.95	97.07	8			% Owner Occ	00.00	100.00	100.00	96.76	89.89	85.14	85.41	86.93	85.50	85.48	79.76	63.97	68.68			% Owner Occ			100 00	89.96	88.65	96.70	85.38	84.79	80.55	82.25	81.21	78.95
% PUD	000	200	5.51	17.91	1.18	10.67			% PUD	8	8 6	000	11.81	6.11	20.56	18.94	15.09	16.09	14.47	21.83	13.9/	0.00			% PUD			4 84	15.00	29.06	25.97	30.18	24.40	29.87	28.09	26.98	11.36
% SFD	00.00	90.00	75.72	67.15	77.73	7			% SFD	000	1000	100.00	54.14	74.50	55.13	56.29	67.42	63.62	65.35	61.46	20.20	31.32			% SFD			26	75.33	58.47	58.63	53.22	28.80	53.58	58.17	55.22	65.11
Wid Avg LTV	70.24	8, 28 28, 28	81.33	82.31	26. 28	900		Wid Avg	2	8	3 2	74.96	81.24	82.98	78.57	77.80	75.99	77.61	74.84	73.40	S :5	8 6.43		Wid Avg	2			90 28	80.94	77,23	77.34	76.62	75.88	76.23	74.91	75.38	74.37
Wtd Avg DTI	28.27	36.97	42.18	47.75	25.05 \$8.04	Š		Wid Avg	뒴	3	48.76 76.76	39.96	43.01	41.43	39.09	39.33	39.05	38.18	37.26	89.98 89.98	53.73	99.99		Wtd Avg				39.00	39.70	39.08	38.61	37.71	37.20	36.64	36.29	33.53	34.48
Wtd Avg FICO	533	R 8	209	621	8 8	Š		Wid Avg	FIC0	£24	5 5	262	289	. 613	637	662	284	711	736	79,	\$ 8	202	:	Wild Avg	임			288	614	638	663	289	712	736	762	785	804
W %	0.00	8 8	99.0	0.50	800	3			% W	000	8 8	0.00	0.00	0.00	000	4 .58	3.91	3.80	3.83	0.61	70.7	31.32			×			000	0.35	2.88	5.48	5.42	6.62	4.57	3,45	6.70	9.24
Wid Avg GWAC	8.400	6.914	6.647	6.869	6.748			Wid Avg	GWAC	8 950	8 150	6.713	7.090	6.855	6.689	6.516	6.276	6.164	6.057	5.995	0.110	6.48/	;	Wid Avg	GWAC			6.895	119'9	6.498	6.340	6.186	6.057	5.965	5.938	5.919	5.857
Percent of Current Balance	0.01%	0.00% 0.27%	1.53%	2.22%	0.86%			Percent of	Current Balance	%000	0.03%	0.10%	%68'0	2.02%	3.06%	4.15%	4.07%	2.87%	1.87%	1.70%	4, 10.0 4, 10.0	8.70.0		Percent of	Current Balance			0.49%	2.23%	7.69%	12.35%	15.22%	12.79%	10.78%	8.97%	5.34%	0.98%
Wid Avg Current Balance	114,659.77	243,864.09	303,987.09	283,289.57	2/8,991.1/	3000		Witd Avg	Current Balance	255 122 10	347 184 92	278,722.16	244,400.99	285,541.90	260,576.25	276,573.81	283,532.66	262,531.97	246,895.90	302,994.85	231,939.71	244,069.63	:	Wid Avg	Current Balance	:		263,692,50	291,861.59	255,148.64	278,077.71	284,108.66	300,558.16	272,511.01	291,375.41	293,333.42	269,445.13
	114,659.77	2 926 369 04	16,415,303.09	23,796,323.51	9,206,708.55 4.889.181.68	<u> </u>				255 122 10	347 184 92	1,114,888.64	9,531,638.51	21,701,184.31	32,832,608.00	44,528,383.16	43,664,029.19	30,716,240.54	19,998,567,65	18,179,691.18	97.607,126,8	06:800,967						5.273.850.00	23,932,650.00	82,413,011.00	132,364,990.00	163,078,373.00	137,064,522.00	115,544,668.00	96,153,884.00	57,200,016.00	10,508,360.00
HC0 +575					\$ 200	3																															
DTI High	29%	38%	44 %	49%	* *		200		FICO High	524	S	574	299	624	649	674	66	124	£ ;	4/4		*		:	FICO HIGH	470	574	299	624	649	674	669	724	749	774	799	_
<u>DTILOW</u> D	25%	328	40%	45%	55% max		LIMITED AND STATED DOC		FICO LOW E	AN 05	202	. SS	575	009	625	93 i	675	90.	92/	13C	677	900 III	IO LOANS		בייט היום און היום און היום היום היום היום היום היום היום היום	20°C	676 676 676 676 676 676 676 676 676 676	575	009	9739	059	912	200	725	750	275	800 max

OPMAC05_4 Total UPB \$ 1,071,738,004.44

Zip		UPB	<u>%</u>	of Total UPB
	28214	\$	298,916.00	0.028%
	28215	\$	184,194.07	0.017%
	28216	\$	624,802.00	0.058%
	28273	\$	148,224.00	0.014%
	44105	\$	52,566.44	0.005%
	44108	\$	70,400.00	0.007%
	44112	\$	49,681.60	0.005%
	44123	\$	211,920.00	0.020%
	44128	\$	233,320.21	0.022%
	44134	\$	60,000.00	0.006%
	44137	\$	182,400.00	0.017%
	44138	\$	127,000.00	0.012%
	44144	\$	86,000.00	0.008%
	44147	\$	247,933.88	0.023%
	29229	\$	112,450.00	0.010%
	43206	\$	74,570.62	0.007%
	43235	\$	172,700.00	0.016%
	32118	\$	312,000.00	0.029%
	48219	\$	131,575.00	0.012%
	48221	\$	100,700.00	0.009%
	48225	\$	46,224.26	0.004%
	48507	\$	117,820.91	0.011%
	29605	\$	106,150.00	0.010%
	46208	\$	46,390.92	0.004%
	44905	\$	62,551.56	0.006%
	29579	\$	866,253.63	0.081%
	29588	\$	315,525.00	0.029%
	14610	\$	164,450.00	0.015%
	61103	\$	82,650.00	0.008%
	51104	\$	117,600.00	0.011%
	44035	\$	112,200.00	0.010%
	44052	\$	113,050.00	0.011%
	45502	\$	97,000.00	0.009%

Je UBS Investment

OPMAC05-4 All records

MI	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM AGE	AGE	DTI	FICO
GEMICO	14	2,698,357	0.25%	192,739.78	7.000%	91.48%	360	356	4	39.12%	695
MGIC	•	1,828,516	0.17	228,564.54	6.488	89.85	360	357	£	38.60	691
MI (Company Unknown at Bid)	-	114,000	0.01	114,000.00	7.375	95.00	360	359	-	32.66	735
No MI	3,740	1,021,701,448	95.33	273,182.21	6.177	74.75	357	354	e	37.72	700
PMI Mortgage Insurance	. 65	13,992,102	1.31	215,263.11	6.885	91.28	360	358	7	39,15	711
Radian Guarantv	29	5,251,765	0,49	181,095.33	9289	89.35	358	356	7	39.56	682
Republic Mortgage Insurance	E.	489,246	0.05	163,082.00	7.690	91.54	360	358	7	0.00	719
Triad Guaranty Insurance Co.	œ	1,468,646	0.14	183,580,70	6.977	94.59	360	358	7	42.26	402
United Guaranty	127	24,193,925	2.26	190,503.35	6.617	93.54	360	358	7	36.29	718
Total:	3,995	1,071,738,004	100.00%	268,269.84	6.204%	75.57%	357	354	60	37.71%	701

lOs .

			% of Pool by					
IO Terms	Number of Loans	Unpaid Principal Balance (\$)	Principal Balance	Avg. Principal Balance (\$)	Wtd. Avg. Gross Coupon (%)	Wtd. Avg. Orig. LTV (%)	Wtd. Avg. FICO	% Full Doc Loan
24	9	2,728,017.00	0.33	303,113.00	6.412	80.08	710	14.66
36	22	7,859,300.00	0.95	357,240.91	6.295	78.56	682	17.78
50	277	93,328,226.00	11.33	336,925.00	6.240	78.85	684	22.24
34	16	5,792,150.00	0,70	362,009,38	5.699	74.34	724	15.01
120	2595	713,816,631.00	86.68	275,073.85	6,147	76.13	708	21.78
Total:	2919	823,524,324.00	100.00	282,125.50	6.16	76.46	704	21,72

FICO	Number of Loans	Unpaid Principal Balance (\$)	% of Pool by Principal Balance	Avg. Principal Balance (\$)	Wtd. Avg. Gross Coupon (%)	Wtd. Avg. Orlg. LTV (%)	Wtd. Avg. FICO	% Full Doc Loar
561 - 580	4	1,085,150.00	0.13	271,287.50	6.121	74.64	580	73.39
581 - 600	19	4,991,400.00	0,61	262,705.26	6.904	83.05	592	29.32
601 - 620	42	12,749,370.00	1,55	303,556.43	6.750	82.97	609	40.50
621 - 640	221	57,919,335.00	7.03	262,078.44	6.577	77.58	631	19.04
641 - 660	322	84,630,627.00	10.28	262,828.03	6.383	78.92	651	15.21
661 - 680	430	123,977,863.00	15.05	288,320.61	6.268	77.44	671	15.53
681 - 700	459	127,628,437.00	15.50	278,057.60	6.187	76.55	690	14.94
701 - 720	350	107,761,066.00	13.09	307,888,76	6.069	75.37	710	14.36
721 - 740	359	102,148,447.00	12.40	284,536.06	5.967	76.12	730	24.16
741 - 760	298	77,914,837.00	9.46	261,459.18	5.980	76.60	750	25.53
761 - 780	238	69,737,545.00	8.47	293,014.89	5.920	74.64	769	37.82
781 - 800	142	43,380,487.00	5.27	305,496.39	5.921	75.16	788	44,84
801 - 820	35	9,599,760.00	1.17	274,278.86	5.872	74.03	808	35.97
Total:	2919	823,524,324.00	100.00	282,125.60	6.157	76.46	704	21.72
WA FICO	704							

WA FICO 704
Min FICO 580
Max FICO 816

			% of Pool by					
	Number of	Unpaid Principal	Principal					
LTV	Loans	Balance (\$)	Balance	Balance (\$)	Coupon (%)	LTV (%)	Wtd. Avg. FICO	% Full Doc Loan
less than 50.00	87	27,280,613.00	3.31	313,570.26	5.887	39.45	715	9.56
50.01 - 55.00	44	18,105,188.00	2.20	411,481.55	5.877	52.55	724	22.73
55.01 - 60.00	58	21,715,250.00	2.64	374,400.86	5.793	58.18	709	17.01
60.01 - 65.00	109	40,124,414.00	4.87	368,113.89	5.850	64.06	708	15.66
65.01 - 70.00	188	52,646,981.00	6.39	280,037.13	6.146	69.25	703	14.23
70.01 - 75.00	170	51,597,597.00	6.27	303,515.28	6.220	73.68	711	22.59
75.01 - 80.00	1958	537,391,461.00	65.26	274,459.38	6.131	79.80	704	22.54
80,01 - 85.00	39	12,164,805.00	. 1.48	311,918.08	6.411	84.28	652	21.99
85.01 - 90.00	156	39,312,558.00	4.77	252,003.58	6.742	89.59	671	21.46
90.01 - 95.00	84	17,249,875.00	2.09	205,355.65	7.083	94.91	702	30.31
95.01 - 100.00	26	5,935,582.00	0.72	228,291.62	6.431	99.83	726	93.87
Total:	2919	823,524,324.00	100.00	282,125.50	6.157	76.46	704	21.72

WA OLTV 76.46
Min OLTV 10.61
Max OLTV 100.00

				% of Pool by					
UPB		Number of Loans	Unpaid Principal Balance (\$)	Principal Balance	Avg. Principal Balance (\$)	Wtd. Avg. Gross Coupon (%)	Wtd. Avg. Orig. LTV (%)	Wtd. Avg. FICO	% Full Doc Loar
1	50,000.	7	306,274.00	0.04	43,753.43	6,834	52.12	724	16.32
50,001	100,000.	168	14,168,216.00	1.72	85,350.70	6.476	72.77	701	26.56
100,001	150,000.	552	70,364,997.00	8.54	127,472.82	6.443	78.47	707	29.83
150,001	200,000.	453	78,715,125.00	9.56	173,764.07	6.314	78.74	702	28.46
200,001	250,000.	375	84,557,002.00	10.27	225,485.34	6.145	77.49	699	23.62
250,001	300,000.	340	93,650,768.00	11.37	275,443.44	6.108	77.06	701	19.03
300,001	350,000.	248	80,673,073.00	9.80	325,294.65	6.086	78.34	700	21,13
350,001	400,000.	201	75,574,233.00	9.18	375,991.21	6.161	77.65	695	16.04
400,001	450,000.	170	72,367,660.00	8.79	425,692.12	6.051	78.79	701	21.97
450,001	500,000.	136	64,633,097.00	7.85	475,243.36	6.142	77.35	706	25.71
500,001	550,000.	67	35,053,244.00	4.26	523,182.75	6.009	77.40	708	16.38
550,001	600,000.	45	25,837,186,00	3.14	574,159.69	6.092	76.84	709	22.57
600,001	650,000.	70	44,374,210.00	5.39	633,917.29	6.147	73.39	706	9.93
650,001	700,000.	16	10,781,150,00	1.31	673,821.88	5.887	72.68	693	25.45
700,001	750,000.	17	12,426,400.00	1.51	730,964.71	6.041	73.06	732	17.66
750,001	800,000.	6	4,631,850,00	0.56	771,975.00	6,208	73,96	724	32,83
800,001	850,000.	7	5,820,500.00	0.71	831,500.00	5.854	69.91	721	14.60
850,001	900,000.	9	7,891,000.00	0.96	876,777.78	6.083	73.77	719	11.15
900,001	950,000.	6	5,602,700.00	0.68	933,783.33	6.249	75.80	688	0.00
950,001	1,000,000.	11	10,907,989,00	1.32	991,635.36	6.512	63.91	714	18,17
1,000,001	1,250,000.	4	4,280,100.00	0.52	1,070,025.00	5.797	63.73	736	26.17
1,250,001	1,500,000.	5	6,815,000.00	0.83	1,363,000.00	6.038	54.62	694	20.03
1,500,001	1,750,000.	3	4,793,300.00	0.58	1,597,766,67	5.728	45.45	743	34.88
1,750,001	2,000,000.		9,299,250.00	1.13	1,859,850.00	5.727	62,48	736	20.43
Total:		2919	823,624,324.00	100.00	282,125.50	6.157	76.46	704	21.72

Ave UPB 282,125.50
Min UPB 40,000.00
Max UPB 2,000,000.00

			Geographic	Distribution	Challenger spread continue		<u> </u>	1012 5
State	Number of Loans	Unpaid Principal Balance (\$)	% of Pool by Principal Balance	Avg. Principal Balance (\$)	Wtd. Avg. Gross Coupon (%)	Wtd. Avg. Orig. LTV (%)	Wtd. Avg. FICO	% Full Doc Loan
California	1106	409,759,190.00	49.76	370,487.51	5.980	74.76	704	12.22
Georgia	659	128,700,179.00	15.63	195,296.17	6.005	79.28	716	51.54
Florida	257	53,873,683.00	6.54	209,825.23	8.648	79.99	702	20.88
New Jersey	151	49,104,615.00	5.96	325,196.13	6.473	77.83	692	24.26
New York	102	37,694,910.00	4.58	369,557.94	6.484	74.39	687	18.53
Other	644	144,391,747.00	17.53	224,210.79	6.418	77,54	699	22.39
Total:	2919	823,524,324.00	100.00	282,125.50	6.157	76.46	704	21.72

			% of Pool by				.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
DocType	Number of Loans	Unpaid Principal Balance (\$)	Principal Balance	Avg. Principal Balance (\$)	Wtd. Avg. Gross Coupon (%)	Wtd. Avg. Orig. LTV (%)	Wtd. Avg. FICO	% Full Doc Loan
Full	693	178888752	21.7223398	258136.7273	5.955040363	78.2887578	717	100
No Income No Asset	302	82038721	9.961906238	271651,394	6.245415157	69.15068749	703	0
No Ratio	229	72349749	8.78538094	315937,7686	6.313182759	74.69374814	705	0
Stated Doc	524	148677083	18.05375733	283734.8912	6.348689633	77.50003323	686	0
Stated Income Full Asset	1,171	341570019	41.47661569	291690.8787	6.124318411	77.18568544	704	
Total:	2919	823,524,324.00	100.00	282,125.50	6.157	76.46	704	21.72

			% of Pool by					
DTI	Number of Loans	Unpaid Principal Balance (\$)	Principal Balance	Avg. Principal Balance (\$)	Wtd, Avg. Gross Coupon (%)	Wtd. Avg, Orlg. LTV (%)	Witd. Avg. FICO	% Full Doc Loan
<= 0.00	532	154,828,470.00	18.80	291,030.96	6.28	71.77	704	0.28
2.01 - 4.00	1	352,000.00	0.04	352,000.00	5.75	80.00	687	0.00
4.01 - 6.00	2	694,385.00	0.08	347,182.50	5.98	79.27	785	13.01
6.01 - 8.00	3	834,541.00	0.10	278,180.33	6.11	. 78.92	748	0.00
8.01 - 10.00	4	1,040,840.00	0.13	260,210.00	6.63	79.19	762	52.95
10.01 - 12.00	5	586,962.00	0.07	117,392.40	6.95	84.38	702	67.78
12.01 - 14.00	13	3,352,662.00	0.41	257,897.08	5.77	68.80	705	45.04
14.01 - 16.00	11	3,479,505.00	0.42	316,318.64	5.97	69.09	728	32.84
16.01 - 18.00	20	5,484,103.00	0.67	274,205.15	5.89	76.96	733	61.87
18.01 - 20.00	28	8,946,746.00	1.09	319,526.64	6.18	67.77	710	25.14
20.01 - 22.00	31	9,812,808.00	1.19	316,542.19	5.99	67.80	725	34.10
22.01 - 24.00	38	10,833,497.00	1.32	285,092.03	6.02	71.20	727	26,67
24.01 - 26.00	49	13,458,531.00	1.63	274,683.90	5.87	73.14	713	24.10
26.01 - 28.00	80	23,415,748.00	2.84	292,696.85	5.85	74.76	730	51.86
28.01 - 30.00	98	28,553,947.00	3.47	291,366.81	6.07	74.59	709	24.12
30.01 - 32.00	122	33,684,848.00	4.09	276,105.31	6.05	75.82	708	19.17
32.01 - 34.00	166	41,847,562.00	5.08	252,093.75	6.14	77.88	709	30.78
34.01 - 38.00	212	58,093,296.00	7.05	274,024.98	6.11	76.70	709	31.61
36.01 - 38.00	252	75,425,474.00	9.16	299,307.44	6.09	78.07	705	21.96
38.01 - 40.00	272	74,534,838.00	9.05	274,025.14	6.16	76.78	697	21.69
40.01 - 42.00	271	72,918,177.00	8.85	269,070.76	6.16	78.94	694	23.82
42.01 - 44.00	273	76,675,215.00	9.31	280,861.59	6.18	80.00	698	26.02
44.01 - 46.00	237	68,468,485.00	8.31	288,896.56	6.12	79.35	699	21.77
46.01 - 48.00	82	22,464,815.00	2.73	273,961.16	6.35	79.33	691	31.11
48.01 - 50.00	66	19,536,244.00	2.37	296,003.70	6.51	78.39	881	25.52
50.01 >=	51	14,200,645.00	1.72	278,444.02	6.23	78.14	702	42.07
Total:	2919	823,524,324,00	100.00	282,125.50	6.16	76.46	704	21.72

NORTHERN ROCK DEALNAME

OPMAC05-4

Top 5 States

			% of Pool by					
FICO	Number of Loans	Unpaid Principal Balance (\$)	Principal Balance	Avg. Principal Batance (\$)	Wtd. Avg. Gross Coupon (%)	Wtd. Avg. Orig. LTV (%)	Wtd. Avg. FICO	% Full Doc Loan
561 - 580	5	1,471,616.77	0.29	294,323.35		70.74	579	80.38
581 - 600	3	1,506,801.92	0.30	215,257,42		73.23	591	26,81
601 - 620	19	6,040,934.19	1.19	317,943,90		79.28	610	26.78
621 - 620 621 - 640	96	31,444,964.50	6.21	327,551,71	6.280	72.56	631	19.25
				· ·				
641 - 660	166	52,494,646.05	10.36	316,232.81	6.171	72.94	651	10.42
661 - 680	222	76,253,092.70	15.05	343,482.40		75.65		13.62
681 - 700	225	77,172,828.64	15.23	342,990.35	6.037	74.70	690	7.08
701 - 720	193	75,398,139.33	14.88	390,663.93	5.921	71.93	710	7.87
721 - 740	167	60,791,544.94	12.00	364,021.23	5.816	72.18	731	16.43
741 - 760	137	47,320,441.10	9.34	345,404.68	5.846	72.88	750	15.67
761 - 780	112	42,045,097.26	8.30	375,402.65	5.788	70.93	770	16.32
781 - 800	76	28,689,348.35	5.66	377,491.43	5.933	72.00	789	18.79
801 - 820	. 16	5,992,931.10	1.18	374,558.19	5.774	66.81	808	23.68
821 - 840	1	103,287.40	0.02	103,287.40	5.750	28.15	821	100.00
Total:	1442	506,725,674.26	100.00	351,404.77	5.984	73.11	705	13.36
WA FICO	705							

 WA FICO
 705

 Min FICO
 577

 Max FICO
 821

			% of Pool by					
	Number of	Unpaid Principal	Principal	Avg. Principal	Wtd. Avg. Gross			
LTV	Loans	Balance (\$)	Balance_	Balance (\$)	Coupon (%)	LTV (%)	Wtd. Avg. FICO	% Full Doc Loan
less than 50.00	126	33,323,342.27	6.58	264,470.97	5.739	40.32	722	8.76
50.01 - 55.00	53	18,599,099.07	3.67	350,926.40	5.790	52.54	710	13.96
55.01 - 60.00	66	22,733,843.93	4.49	344,452.18	5.686	57.75	697	12.50
60.01 - 65.00	115	40,858,059.43	8.06	355,287.47	5.768	63.81	710	8.17
65.01 - 70.00	114	37,815,058.49	7.46	331,711.04	5.996	69.43	707	11.12
70.01 - 75.00	78	29,441,175.42	5.81	377,450.97	6.126	73.74	707	15.69
75.01 - 80.00	837	305,385,554.90	60.27	364,857.29	6.031	79.78	705	13.69
80.01 - 85.00	17	6,426,342.95	1.27	378,020.17	6.432	84.55	664	20.72
85.01 - 90.00	28	9,719,272.47	1.92	347,116.87	6.413	89.41	665	30.00
90.01 - 95.00	4	1,311,000.00	0.26	327,750.00	6.836	95.00	692	0.00
95.01 - 100.00	4	1,112,925.33	0.22	278,231.33	6,147	100.00	715	100.00
Total:	1442	506,725,674.26	100.00	351,404.77	5.984	73,11	705	13.36

WA OLTV 73.11
Min OLTV 15.06
Max OLTV 100.00

				% of Pool by					
UPB		Number of Loans	Unpaid Principal Balance (\$)	Principal Balance	Avg. Principal Balance (\$)	Wtd. Avg. Gross Coupon (%)	Wtd. Avg. Orig. LTV (%)	Wtd. Avg. FICO	% Full Doc Loan
50,001	100,000.	21	1,774,707.38	0.35	84,509.88	6.200	51,79	703	8.70
100,001	150,000.	77	.9,961,254.09	1.97	129,366.94	6.006	57.15	702	21,66
150,001	200,000.	130	23,278,597.19	4.59	179,066.13	6.098	66.51	691	14.15
200,001	250,000.	212	48,229,774.03	9.52	227,498.93	5.998	71.11	699	13.92
250,001	300,000.	234	64,439,020.09	12.72	275,380.43	5.977	73.22	699	10.99
300,001	350,000.	174	56,801,130.39	11.21	326,443.28	5.868	75.19	703	17.30
350,001	400,000.	151	56,821,662.97	11.21	376,302.40	6.001	75.08	701	11.33
400,001	450,000.	135	57,146,830.75	11.28	423,309.86	5.915	77,38	706	18.08
450,001	500,000.	97	46,069,679.32	9.09	474,945.15	6.085	75.38	705	17.61
500,001	550,000.	56	29,373,394.64	5.80	524,524.90	5.989	76.71	704	9.05
550,001	600,000.	34	19,510,929.66	3.85	573,850.87	5.987	76.50	719	14.72
600,001, -	650,000.	54	34,119,727.14	6.73	631,846.80	6.002	73,71	716	9.15
650,001	700,000.	14	9,402,150.00	1.86	671,582.14	5.924	72.71	695	7.32
700,001	750,000.	17	12,406,133.91	2.45	729,772.58	6.015	70.87	738	11.64
750,001	800,000.	6	4,661,973.15	0.92	776,995.53	6.060	71.15	728	33.26
800,001	850,000.	5	4,154,628.49	0.82	830,925.70	5.999	70.87	715	0.00
850,001	900,000.	4	3,463,500.00	0.68	865,875.00	6.221	74.78	717	0.00
900,001	950,000.	6	5,565,835.19	1.10	927,639.20	6.109	77.53	695	0.00
950,001	1,000,000.	4	3,891,817.27	0.77	972,954.32	6.440	73.34	725	0.00
1,000,001	1,250,000.	3	3,160,100.00	0.62	1,053,366.67	5.903	57.96	725	0.00
1,250,001	1,500,000.	3	3,852,078.62	0.76	1,284,026.21	5.919	52,46	689	32.50
1,500,001	1,750,000.	2	3,121,500.00	0.62	1,560,750.00	5.449	38.37	732	0.00
1,750,001	2,000,000.	3	5,519,250.00	1.09	1,839,750.00	5.837	59.72	713	0.00
Total:		1442	506,725,674.26	100.00	351,404.77	5.984	73.11	705	13,36

Ave UPB 351,404.77
Min UPB 54,400.00
Max UPB 2,000,000.00

	Number of	Unpaid Principal	% of Pool by Principal	Avg. Principal	Wtd. Avg. Gross	Wtd. Avg. Orig.		
DocType	Loans	Balance (\$)	Balance	Balance (\$)	Coupon (%)	LTV (%)	Wtd. Avg. FICO	% Full Doc Loan
Full	203	67,698,322.54	13.36	333,489.27	5.863	75.02	708	100.00
No Income No Asset	223	70,281,893.34	13.87	315,165.44	5,898	60.79	707	0.00
No Ratio	89	38,465,875.58	7.59	432,200.85	6.073	72.85	710	0.00
Stated Doc	319	105,524,538.07	20.82	330,797.92	6,066	73.52	698	0.00
Stated Income Full Asset	608	224,755,044.73	44.35	369,662.90	5.993	76.25	707	0.00
Total:	1442	506,725,674.26	100.00	351,404.77	5.984	73.11	705	13.36

	Number of	Unpaid Principal	% of Pool by Principal	Avg. Principal	Wtd. Avg. Gross	Wtd. Ava. Oria.		
DŤI	Loans	Balance (\$)	Balance	Balance (\$)	Coupon (%)	LTV (%)	Wtd. Avg. FICO	% Full Doc Loan
<= 0.00	3	13 109,187,768.91	21.55	348,842.71	5.96	65.11	708	0.40
2.01 - 4.00		1 352,000.00	0.07	352,000.00	5.75	80.00	687	0.00
4.01 - 6.00		1 604,000.00	0.12	604,000.00	5.75	80.00	797	0.00
6.01 - 8.00		2 752,000.00	0,15	376,000.00	6.18	80.00	749	0.00
8.01 - 10.00	•	2 783,470.36	0.15	391,735.18	6.19	80.00	790	0.00
10.01 - 12.00	ס	1 206,000.00	0.04	206,000.00	6.00	61.31	775	0.00
12.01 - 14.00)	5 2,402,078.62	0.47	480,415.72	5,84	63.32	661	79.39
14.01 - 16.00	0	3 1,096,514.00	0.22	365,504.67	5.82	65.84	688	0.00
16.01 - 18.00	כ	6 1,528,078.36	0.30	254,679.73	5.65	58,30	751	74.82
18.01 - 20.00)	9 2,492,239,96	0,49	276,915.55	6.20	71,08	694	11.80
20.01 - 22.00	0	8 4,514,500.00	0.89	564,312.50	6.04	59.02	711	0.00
22.01 - 24.00	· ·	16 5,817,096.91	1.15	363,568.56	5.98	68.53	715	14.72
24.01 - 28.00	0	22 8,580,824.85	1.69	390,037.49	5.71	69.92	711	21.81
26.01 - 28.00	0	30 9,883,015.77	1,95	329,433.86	5.86	69.61	727	21.79
28.01 - 30.00	o	37 12,740,050.80	2.51	344,325.70	5.99	71.55	717	13,57
30.01 - 32.00	o	53 19,839,962.87	3.92	374,338.92	5.89	70.79	713	8.78
32.01 - 34.00	0	76 23,606,404.24	4.66	310,610.58	5.93	74.86	711	18.18
34.01 - 36.00)	99 34,163,358.51	6.74	345,084.43	5.99	73.93	702	16.29
36.01 - 38.00) 1	23 46,291,302.65	9.14	376,352.05	5.98	76.19	704	11.49
38.01 - 40.00) 1	38 46,653,174.21	9.21	338,066.48	5.97	77.31	702	15.88
40.01 - 42.00	1	20 43,037,882.31	8.49	358,649.02	6.07	78.16	696	14,36
42.01 - 44.00	1	27 45,922,558.71	9.06	361,594.95	5.97	78.47	702	18.60
44.01 - 46.00	1	31 47,944,894.81	9.46	365,991.56	6.00	78.25	701	12.27
46.01 - 48.00		51 16,837,308.87	3.32	330,143.31	6.15	75.93	695	36.19
48.01 - 50.00)	27 8,968,935.98		332,182.81	6.13	72.66	697	34.28
50.01 >=		41 12,520,252.55	2.47	305,372.01	6.16	71.24	708	25.63
Total:	14	42 506,725,674,26	100.00	351,404,77	5.98	73.11	705	13.36

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NORTHERN ROCK

DEALNME

OPMAC05-4

Total Pool

			% of Pool by		Wtd. Avg.	A		American State of the second
FICO	Number of Loans	Unpaid Principal Balance (\$)	Principal Balance	Avg. Principal Balance (\$)	Gross Coupon (%)	Wtd. Avg. Orig. LTV (%)	Wtd. Avg. FICO	% Full Doc Loan
521 - 540	2	369,781.87	0.03	184,890.93	8.779	76.97	527	31,01
541 - 560	3	975,227.31	0.09	325,075.77	7.047	76,83	552	0.00
561 - 580	10	2,690,994.16	0.25	269,099.42	6.507	73.09	578	49,17
581 - 600	59	14,010,485.59	1.31	237,465.86	6.898	81.06	591	30.40
801 - 620	86	23,736,071.16	2.21	276,000.83	6.754	81.89	610	35.46
821 - 640	340	87,021,023.35	8.12	255,944.19	6.567	75.75	631	20.34
841 - 660	465	113,679,046.20	10.61	244,471.07	6.441	75.97	651	15.01
561 - 680	558	151,539,644.55	14.14	271,576.42	6.290	76.90	671	16.73
581 - 700	604	160,432,009.19	14.97	265,615.91	6.223	75.89	690	14.31
701 - 720	465	134,454,189.22	12.55	289,148.79	6.108	74.88	710	14.04
721 - 740	454	123,774,603.15	11,55	272,631.28	5.986	75.35	730	25.70
741 - 760	382	98,708,320.15	9.21	258,398.74	6.015	75.40	750	26.14
761 - 780	317	89,659,830.12	8.37	282,838.58	5,940	73.52	770	33.04
781 - 800	198	57,655,050.05	5.38	291,187.12	5.943	72.71	788	43.55
801 - 820	51	12,928,440.98	1.21	253,498.84	5.980	72.00	807	30.38
821 - 840	1	103,287.40	0.01	103,287.40	5.750	28.15	821	100.00
Total:	3995	1,071,738,004.44	100.00	268,269.84	6.204	75.57	701	21.69

WA FICO 701
Min FICO 524
Max FICO 821

			% of Pool by		Wtd. Avg.			% Full Doc Loan
	Number of	Unpaid Principal	Principal	Avg. Principal	Gross Coupon	Wtd. Avg. Orig. LTV (%)	Wtd. Avg. FICO	
.rv	Loans	Balance (\$)	Balance	Balance (\$)	(%)			
less than 50.00	207	50,136,398,75	4.68	242,204.82	5,876	40.10	718	11.70
50.01 - 55.00	· 82	28,412,328.25	2.65	346,491.81	5.907	52.59	719	25.88
55.01 - 60.00	118	36,078,513.08	3.37	311,021.66	5.874	57.98	697	16.29
60.01 - 65.00	188	60,226,362.64	5,62	320,352.99	5.893	63.77	704	14.81
65.01 - 70.00	258	70,622,806.22	6.59	275,870.34	6.155	69.19	702	15.35
70.01 - 75.00	246	70,116,584.44	6.54	285,028.77	6.263	73.66	704	25,53
75.01 - 80.00	2418	642,222,608.70	59.92	265,600.75	6.176	79.75	703	22.38
80.01 - 85.00	70	21,649,717.60	2.02	309,281.68	6.616	84.34	647	28.07
85.01 - 90.00	262	62,454,278.17	5.83	238,375.11	6.870	89.59	668	20.24
90,01 - 95.00	118	23,097,286.40	2.16	195,739.72	7.095	94,81	695	30.18
95.01 - 100.00	32	6,721,120.19	0.63	210,035.01	6.465	99.85	726	94.58
Total:	3995	1,071,738,004.44	100.00	268,269.84	6.204	76.67	701	21.69

WA OLTV 75.57
Min OLTV 10.61
Max OLTV 100.00

				% of Pool by		Wtd. Avg.			
UPB		Number of Loans	Unpaid Principal Balance (\$)	Principal Balance	Avg. Principal Balance (\$)	Gross Coupon (%)	Wtd. Avg. Orig. LTV (%)	Wtd. Avg. FICO	% Full Doc Loan
1	50,000.	19	838,521.97	0.08	44,132.74	7.128	59.21	709	28.18
50,001	100,000.	291	24,390,113.49	2.28	83,814.82	6.613	72.29	698	27.45
100,001	150,000.	775	98,024,562.43	9.15	126,483.31	6,486	76.72	703	27.82
150,001	200,000.	655	114,033,629.85	10.64	174,097.14	6.370	76.77	697	25.44
200,001	250,000.	505	113,534,750.81	10.59	224,821.29	6.212	75.96	695	22.48
250,001	300,000.	456	125,364,926.39	11.70	274,923.08	6.192	76.18	697	17.99
300,001	350,000.	327	106,424,361.18	9.93	325,456.78	6.129	77.02	696	19.98
350,001	400,000.	268	100,815,405.45	9.41	376,176.89	6.216	76.91	692	16.12
400,001	450,000.	219	93,151,436.52	8.69	425,349.03	6.068	77.30	701	24.43
450,001	500,000.	169	80,379,513.54	7.50	475,618.42	6.147	76.77	705	26,05
500,001	550,000.	79	41,402,270.70	3.86	524,079.38	6.034	76.94	708	20.24
550,001	600,000.	52	29,883,371.31	2.79	574,680.22	6.067	76.14	713	23.35
600,001	650,000.	77	48,782,208.67	4.55	633,535.18	6.142	73.48	710	11.60
650,001	700,000.	18	12,110,671.68	1.13	672,815.09	5.887	73.75	695	28.05
700,001	750,000.	22	16,036,288.72	1.50	728,922.21	5.954	72.38	734	13.68
750,001	800,000.	8	6,222,473.15	0.58	777,809.14	6.043	66.03	736	37.14
800,001	850,000.	8	6,644,628.49	0.62	830,578.56	5.903	69.82	717	12.79
850,001	900,000.	. 9	7,891,000.00	0.74	876,777.78	6.083	73.77	719	11.15
900,001	950,000.	7	6,507,835.19	0.61	929,690.74	6.075	74.99	695	0.00
950,001	1,000,000.	13	12,880,306.27	1.20	989,254.33	6,503	65.83	707	15.41
1,000,001	1,250,000.	. 4	4,280,100.00	0.40	1,070,025.00	5.797	63.73	736	26,17
1,250,001	1,500,000	6	8,067,078.62	0.75	1,344,513.10	5.994	54.88	685	32.44
1,500,001	1,750,000	3	4,793,300.00	0.45	1,597,766.67	5.728	45.45	743	34.88
1,750,001	2,000,000.	5	9,299,250.00	0.87	1,859,850.00	5.727	62.48	738	20.43
Total:		3995	1,071,738,004.44	100.00	268,269.84	6.204	75.57	701	21.69

Ave UPB 268,269.84 Min UPB 26,033.45 Max UPB 2,000,000.00

			-					
State	Number of Loans	Unpaid Principal Balance (\$)	Geographic % of Pool by Principal Balance	Oistribution Avg. Principal Balance (\$)	Wtd. Avg. Gross Coupon (%)	Wtd. Avg. Orlg. LTV (%)	Wtd. Avg. FICO	% Full Doc Loan
California	1442	508,725,674.26	47.28	351,404.77	5.984	73.11	705	13.36
Georgia	768	146,850,353.72	13.70	191,211.40	6.024	78.91	718	50.91
New Jersey	262	78,931,738.03	7.36	301,266.18	6.590	77.95	680	23.82
New York	205	70,711,786.21	6.60	344,935.54	6.415	74.31	683	19.88
Florida	315	63,726,687.26	5.95	202,306.94	6.699	79.46	699	18.91
Other	1003	204,791,764.95	19.11	204,179.23	6.500	77.55	694	22.02
Total:	3995	1,071,738,004.44	100.00	268,269.84	6.204	76.67	701	21.69

			Dosumentation	n Distribution		in the space of		
DocType	Number of Loans	Unpaid Principal Balance (\$)	% of Pool by Principal Balance	Avg. Principal Balance (\$)	Wtd. Avg. Gross Coupon (%)	Wtd. Avg. Orig.	Wtd. Avg. FICO	% Full Doc Loan
Full	924	232,439,529.54	21,69	251,557.93	6.005	77.39	712	100.00
No Income No Asset	541	131,558,170,99	12.28	243,175.92	6,263	66.97	703	0.00
No Ratio	285	86,079,729.98	8.03	302,034.14	6,332	73.77	708	0.00
Stated Doc	860	232,925,316.98	21.73	270,843.39	6.414	77.33	681	0.00
Stated Income Full Asset	1385	388,735,256.94	36.27	280,675.28	6.148	76.73	704	0.00
Total:	3995	1,071,738,004.44	100.00	268,269.84	6.204	75.57	701	21.69

	- Land Control Wild Control of Control		Purpose DI % of Pool by	JULIU III	Wtd. Avg.			,
Purpose	Number of Loans	Unpaid Principal Balance (\$)	Principal Balance	Avg. Principal Balance (\$)		Wtd. Avg. Orig. LTV (%)	Wtd. Avg. FICO	% Full Doc Loan
Purchase	2539	628,366,912.11	58.63	247,485.98	6.225	79.10	709	19.96
Cash Out Refi	1197	364,779,378.91	34.04	304,744.68	6.239	70.63	684	20.03
Rate & Term Refi	259	78,591,713.42	7.33	303,442.91	5.867	70.24	715	43.19
Total:	3998	1,071,738,004.44	100.00	268,269.84	6.204	75.57	701	21.69

			% of Pool by		Wtd. Avg.			
Occupancy	Number of Loans	Unpaid Principal Balance (\$)	Principal Balance	Avg. Principal Balance (\$)	Gross Coupon (%)		Wtd. Avg. FICO	% Full Doc Loan
Owner Occupied	3140	898,959,020.10	83.88	286,292.68	6,129	75.73	699	22.68
Investor Occupied	679	133,249,326.58	12.43	196,243.49	6.575	74.01	713	16.83
Second Home	176	39,529,657.75	3,69	224,600.33	6.658	77.17	702	15.54
Total:	3995	1,071,738,004.44	100.00	268,269.84	6.204	75.57	701	21.69

			. % of Pool by		Wtd, Avg.			
	Number of	Unpaid Principal	Principal	Avg. Principal		Wtd. Avg. Orig.	1454 A FIGO	% Full Doc
Product	Loans	Balance (\$)	Batance	Balance (\$)	(%)	LTV (%)	Wtd. Avg. FICO	Loan
10/6 MONTH LIBOR -120 MONTH	34	11,477,458.00	1.07	337,572.29	5.67	74,44	754	85.8
15YR FXD	67	14,274,584.84	1.33	213,053.51	5,83	57.89	700	30.6
15YR FXD -120 MONTH IO	1	1,880,000.00	0.18	1,880,000.00	4.75	80.00		0.0
20YR FXD	14	3,761,581.50	0.35	268,684.39	6.00	59.72		5.9
2/6 MONTH LIBOR	197	46,259,160.45	4.32	234,818.07	6.81	82.23	648	14.7
2/6 MONTH LIBOR - 24 MONTH F	8	2,427,350.00	0.23	303,418.75	6.48	80.09	706	16.4
2/6 MONTH LIBOR - 60 MONTH I	116	35,944,676.00	3.35	309,867.90	6.48	80.62	656	28.0
2/6 MONTH LIBOR -120 MONTH	683	191,848,931.00	17.90	280,891.55	6.13	79.24	692	7.8
30YR FXD	696	158,933,617.88	14.83	228,352.90	6.29	70.97	704	24.5
30YR FXD - 60 MONTH IO	11	3,783,160.00	0.35	343,923.64	6.29	80.05	670	43.0
30YR FXD -120 MONTH IO	BQ4	226,343,671.00	21.12	281,521.98	6.30	72.23	708	28.7
3/6 MONTH LIBOR	30	7,342,679.17	0.69	244,755.97	6.64	77.49	673	0.0
3/6 MONTH LIBOR - 24 MONTH I	1	300,667.00	0.03	300,667.00	5.88	80.00	741	0.0
3/6 MONTH LIBOR - 36 MONTH I	20	7,274,650.00	0.68	363,732.50	6.32	78.30	684	16.1
3/6 MONTH LIBOR - 60 MONTH I	22	6,717,954.00	0.63	305,361.55	6.38	78.67	681	20.4
3/6 MONTH LIBOR -120 MONTH	112	32,232,351.00	3.01	287,788.85	5.98	76.27	716	24.8
5/6 MONTH LIBOR	58	13,659,992.32	1.27	235,517.11	6.27	74.03	705	12.63
5/6 MONTH LIBOR - 36 MONTH I	2	584,650.00	0.05	292,325.00	5.99	81,71	684	38.4
5/6 MONTH LIBOR - 60 MONTH I	118	43,752,175.00	4.08	370,781.14	6.08	77.86	707	16.8
5/6 MONTH LIBOR -120 MONTH	833	205,436,290.00	19.17	246,622.20	6.15	77.63	710	22.2
6 MONTH LIBOR	6	1,859,149.62	0.17	309,858.27	6.01	78.83	695	26.8
6 MONTH LIBOR - 60 MONTH IO	10	3,130,261.00	0.29	313,026.10	5.55	71.16	708	9.31
6 MONTH LIBOR -120 MONTH IC	80	27,196,974.00	2.54	339,962.18	5.71	76.02	712	8.1
7/6 MONTH LIBOR	8	2,122,914.68	0.20	265,364.33	5.81	75.28	754	44.0
7/6 MONTH LIBOR - 84 MONTH I	16	5,792,150.00	0.54	362,009.38	5.70	74.34	724	15.0
7/6 MONTH LIBOR -120 MONTH	48	17,400,956.00	1.62	362,519.92	5.77	75.51	734	58.7
Total:	3995	1.071.738.004.44	100.00	268,269,84	6,20	75.57	701	21.6

			% of Pool by		Wtd. Avg.			
Property Type	Number of Loans	Unpaid Principal Balance (\$)	Principal Balance	Avg. Principal Balance (\$)	Gross Coupon (%)	Wtd. Avg. Orlg. LTV (%)	Wtd. Avg. FICO	% Full Doc Loan
Single Family	2216	627,624,708.13	58.56	283,224.15	6.16	74.31	699	20.62
Pud	1131	264,073,721.67	24.64	233,486.93	6.22	78.02	703	25.92
Condomimium	377	91,931,306.12	8.58	243,849.62	6.18	78.16	710	22.93
Two Family	183	57,232,724.64	5.34	312,747.13	6.40	76.26	689	19.06
Three Family	48	17,123,772.08	1.60	356,745.25	6.61	73.57	713	6.05
Four Family	40	13,751,771.79	1.28	343,794.29	6.50	67.91	704	11.45
Total:	3995	1,071,738,004.44	100.00	268,269.84	6.20	75.67	701	21.69

Occupancy	Number of Loans	Unpaid Principal Balance (\$)	% of Pool by Principal Balance	Avg. Principal Balance (\$)	Wtd. Avg. Gross Coupon (%)	Wtd. Avg. Orig. LTV (%)	Wtd. Avg. FICO	% Full Doc Loan
investor Occupied	679	133249326.6	77.12125818	196243.4854	6.574831116	74.01353367	713	16.83117173
Second Home	176	39529657.75	22.87874182	224600.3281	6.65825163	77.1657012	702	15.63692892
Total:	855	172,778,984.33	100.00	202,080.68	6.69	74.73	711	16.5

			% of Pool by	Distribution	Wtd. Ava.		···········	
	Number of	Unpaid Principal	Principal	Avg. Principal		Wtd. Avg. Orig.		% Full Doc
Property Type	Loans	Balance (\$)	Balance	Balance (\$)	(%)	LTV (%)	Wtd. Avg. FICO	Loan
Four Family	40	13,751,771.79	44.54	343,794.29	6,50	67.91	704	11.45
Three Family	48	17,123,772.08	55.48	356,745.25	6.61	73.57	713	6.05
Total:	88	30,875,543,87	100.00	350,858,46	6,56	71.05	709	8.46

			% of Pool by		Wtd, Avg.			
DTI	Number of Loans	Unpaid Principal Balance (\$)	Principal Balance	Avg. Principal Balance (\$)	Gross Coupon (%)	Wtd. Avg. Orlg. LTV (%)	Wtd. Avg. FICO	% Full Doc Loan
<= 0.00	826	217,935,812.90	20.33	263,844.81	6.29	69.68	7 0 5	0.20
2.01 - 4.00	1	352,000.00	0.03	352,000.00	5.75	80.00	687	0.00
4.01 - 6.00	2	694,365.00	0.06	347,182.50	5.98	79.27	785	13.01
6.01 - 8.00	4	977,364.58	0.09	244,341.14	6.44	80.54	735	0.00
8.01 - 10.00	7	1,649,236.73	0.15	235,605.25	6.56	78.65	757	33.42
10.01 - 12.00	6	792,962.00	0.07	132,160.33	6.70	78.38	721	50.17
12.01 - 14.00	16	4,763,048.91	0.44	297,690.58	5.79	65.89	686	59.72
14.01 - 16.00	14	4,230,570.94	0.39	302,183.64	5,97	70.03	725	40.61
16.01 - 18.00	29	8,774,496.23	0,82	302,568.84	6.04	74.51	724	50.91
18.01 - 20.00	37	10,316,195.52	0.96	278,816.10	6.19	67.20	711	32.07
20.01 - 22.00	42	11,476,495.84	1.07	273,249.90	6.06	69.10	721	31.25
22.01 - 24.00	61	15,152,304.08	1.41	248,398.43	6.18	72.55	712	29,39
24.01 - 26.00	72	17,865,710.81	1.67	248,134.87	5.99	73.04	704	27.14
26.01 - 28.00	100	28,055,920.01	2.62	280,559.20	5.88	73.18	730	51.87
28.01 - 30.00	125	33,693,630.30	3.14	269,549.04	6.12	74.05	710	23.96
30,01 - 32,00	163	41,671,574.93	3.89	255,653.83	6.12	75.25	705	20.98
32.01 - 34.00	226	56,302,953.46	5.25	249,128.11	6.15	76.92	706	29.50
34.01 - 36.00	256	68,715,245,56	6.41	268,418.93	6.14	76.15	708	30.01
36.01 - 38.00	321	91,913,069,72	8.58	286,333.55	6.15	77.91	702	23.43
38.01 - 40.00	337	90,330,490.39	8.43	268,043.00	6.18	78.37	696	20.83
40.01 - 42.00	349	89,796,231.62	8.38	257,295.70	6.21	78.84	694	24.67
42.01 - 44.00	341	93,998,829.45	8.77	275,656.39	6.21	79.51	693	25.15
44.01 - 46.00	297	83,670,618.68	7.81	281,719.25	6.17	78.83	695	21.88
46.01 - 48.00	128	35,081,285.58	3.27	274,072.54	6.38	77.73	686	30.07
48.01 - 50.00	120	32,389,870.74	3.02	269,913.92	6.54	78.58	677	30.38
50.01 >=	115	31,137,920.46	2.91	270,764.53	6.39	76.72	687	39.56
Total:	3995	1,071,738,004,44	100.00	268,269.84	6.20	75.57	701	21.69

	76.0		Prepay Penalt	Distribution				
	Number of	Unpaid Principal	% of Pool by Principal	Avg. Principal	Wtd. Avg. Gross Coupon	Wtd. Avg. Orig.		% Full Doc
Prepay Penaly	Loans	Balance (\$)	Balance	Balance (\$)	(%)	LTV (%)	Wtd. Avg. FICO	Loan
0	1084	307,510,391.27	28.69	283,681.17	6.44	76.22	697	24.92
6	34	12,398,483.33	1.16	364,661.27	5.95	68.72	730	11.69
12	313	104,825,284.78	9.78	334,905.06	6.25	73.49	696	16.21
24	958	250,438,622.05	23.37	261,418.19	6.15	78.32	693	12,60
36	1322	323,741,949.94	30.21	244,888.01	6.08	73.48	705	19.82
60	284	72,823,273.06	6.79	256,419.98	5.90	76.80	728	57.18
Total:	3995	1,071,738,004.44	100.00	268,269.84	6.20	75.57	701	21.69

			Llens Dist	ribution				• ¥ 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
			% of Pool by		Wtd. Avg.			
	Number of	Unpaid Principal	Principal	Avg. Principal	Gross Coupon	Wtd. Avg. Orig.		% Full Doc
Lien	Loans	Balance (\$)	Balance	Balance (\$)	(%)	LTV (%)	Wtd. Avg. FICO	Loan
First Lien	3995	1,071,738,004.44	100.00	268,269.84	6.20	75.57	701	21.69

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IO Terms	Number of Loans	Unpaid Principal Balance (\$)	Principal Balance	Avg. Principal Balance (\$)	Gross Coupon (%)	Wtd. Avg. Orlg. LTV (%)	Wtd. Avg. FICO	% Full Doc Loan
0	1076	248,213,680.44	23.16	230,681.86	6.36	72.60	692	21.57
24	9	2,728,017.00	0.25	303,113.00	6.41	80.08	710	14.68
36	22	7,859,300.00	0.73	357,240.91	6.29	78.56	682	17.76
60	277	93,328,226.00	8.71	336,925.00	6.24	78.85	684	22.24
84	16	5,792,150.00	0.54	362,009.38	5.70	74.34	724	15.01
120	2595	713,816,631.00	66.60	275,073.85	6.15	76.13	706	21.78
Total:	3995	1,071,738,004.44	100,00	268,269.84	6.20	76.57	701	21.69

	Company of the Compan	3 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 -	IO Term Di % of Pool by	SOID GILLOUIS SELECT	Wtd. Avg.	MILES STATE OF THE		
	Number of	Unpaid Principal	Principal	Avg. Principal	Gross Coupon	Wtd. Avg. Orlg.		% Full Doc
IO Terms	Loans	Balance (\$)	Balance	Balance (\$)	(%)	LTV (%)	Wtd. Avg. FICO	Loan
24	9	2,728,017.00	0.33	303,113.00	6.412	80.08	710	14.66
36	22	7,859,300.00	0.95	357,240.91	6,295	78.56	682	17.76
60	277	93,328,226.00	11.33	336,925.00	6.240	78.85	684	22.24
84	16	5,792,150.00	0.70	362,009.38	5,699	74.34	724	15.01

Low Doc I	oans	**

More...

			% of Pool by		Wtd. Avg.			
FICO	Number of Loans	Unpaid Principal Balance (\$)	Principal Balance	Avg. Principal Balance (\$)	Gross Coupon (%)	Wtd. Avg. Orig. LTV (%)	Wtd. Avg. FICO	% Full Doc Loan
<= 500	12	1,543,011.19	0.48	128,584.27	9,660	66.79	500	0.00
501 - 520	120	16,774,150.46	5.26	139,784.59	9.310	67.12	510	0.00
521 - 540	196	29,328,791.31	9.19	149,636.69	9.411	71.93	529	0.00
541 - 560	246	38,982,374.34	12.22	158,464.94	8.867	74.98	553	0.00
561 - 580	235	35,932,915.61	11.26	152,906.02	8.554	76.63	570	0.00
581 - 600	187	31,862,734.72	9.99	170,388.96	8.388	77.92	590	0.00
601 - 620	150	26,033,699.02	8.16	173,557.99	8.078	79.41	610	0.00
621 - 640	201	34,845,963.45	10.92	173,363.00	7.753	82.40	631	0.00
641 - 660	158	32,045,419.65	10.05	202,819.11	7.337	80.48	550	0.00
661 - 680	126	24,318,449.67	7.62	193,003.57	7.343	80.49	670	0.00
681 - 700	85	20,011,981.24	6.27	235,435.07	7.135	80.57	689	0,00
701 - 720	67	14,904,717.28	4.67	222,458.47	6.889	78.42	710	0.00
721 - 740	27	5,198,502.79	1.63	192,537.14	-8.699	80.21	727	0.00
741 - 760	23	4,607,556.72	1.44	200,328.55	6.622	79.60	751	0.00
761 - 780	8	1,576,430.28	0.49	197,053.79	6.220	79.25	768	0.00
781 - 800	3	424,072.16	0.13	141,357.39	5.937	67.72	787	0.00
801 - 820	1	597,932.12	0.19	597,932.12	6,250	70.00	802	0.00
Total:	1845	318,988,702.01	100.00	172,893.61	8,114	77.54	609	0.00

WA FICO 609
Min FICO 500
Max FICO 802

Deal Name:

Detailed collateral info

	# of Loans	Balance	Avg. Balance	% of group balance	WAC	WARM	FICO	OLTV	Combined LTV	Eff.LTV %	% % of Full Doc	% of Primary Owner	% Single Family %	% of IO loans % Cashout	Cashout	IFO
Aggregated				ļ												
900k-\$1MM	3.973	1 041 298 275 81	262,093.70	98.59%	6.211	354.80	700	76.11	84.67	76.11	21.62	83.60	58.10	76.28	33.53	37.88
\$1-1 1MM	&	6 053 000 00	1,008,833.33	0.57%	6.706	356.83	069	59.82	76.23	59.85	1	96.99	33.17	100:00	33.04	38.65
St 1.1 2MM	2	2 227 100 00	1,113,550.00	0.21%	5.376	358.50	769	60.25	62.05	60.25	50.29	100.00	49.71	100:00	49.71	21.89
\$12-13MM	-	1 252 078 62	1,252,078.62	0.12%	5.750	177.00	633	56.31	56.31	56.31	100.00	100:00	•	•		13.13
\$1.3-1.4MM	4	5,315,000.00	1,328,750.00	0.50%	5.873	357.50	269	57.93	57.93	57.93	25.68	100.00	74.60	100.00	75.54	38.41
:																
A1	1.804	500 975,769.12	277,702.75	82.37%	6.165	356.08	703	80.00	92.74	80.00	20.31	87.43	57.39	85.79	16.73	37.98
80.04-85	02	21,649,717,60	309,281.68	3.56%	6.616	357.58	647	84.34	84.85	84.34	28.07	91.38	66.46	56.19	80.88	41.33
85.01-90	582	62,454,278.17	238,375.11	10.27%	6.870	357.57	899	89.59	89.76	89.59	20.24	81.91	51.67	62.95	53.53	41.09
90.01-95	118	23,097,286.40	195,739.72	3.80%	7.095	357.68	969	94.81	94.81	94.81	30.18	73.58	46.33	74.68	15.23	37.57
554.575	7	1,114,888,64	278,722.16	0.20%	6.713	355.41	285	74.96	74.96	74.96		100.00	100:00	•	100.00	39.96
576-600	. 67	16.214.633.50	242,009.46	2.93%	6.828	357.59	589	79.84	80.22	79.84	34.43	97.55	64.42	37.48	80.89	41.20
601-625	: 1 8	42,238,557,88	272,506.83	7.63%	6.714	354.96	616	80.65	83.90	80.65	25.43	93.26	70.82	56.89	69.57	40.33
059-909	767	123 559 146 98	248,609.95	22.31%	6.508	352.34	639	75.50	83.08	75.50	18.51	86.86	63.04	70.72	47.90	38.93
651-675	649	166,772,353,77	256,968.19	30.12%	6.369	354.15	98	76.44	85.98	76.44	15.06	85.63	57.69	78.40	38.85	38.93
676-700	752	203,837,735.82	271,060.82	36.81%	6.209	354.69	889	76.12	85.58	76.12	16.07	83.61	54.99	80.81	31.81	38.08
	į															
2nd Home	176	39,529,657.75	224,600.33	22.88%	6.658	356.75	702	77.17	86.56	77.17	15.54	0.00	34.70	83.97	15.62	35.92
Invest Property	679	133,249,326.58	196,243.49	77.12%	6.575	354.95	713	74.01	80.65	74.01	16.83	0.00	43.05	68.84	28.97	35.83
chuce	377	91,931,306.12	243,849.62	100.00%	6.178	356.82	710	78.16	88.44	78.16	22.93	80.40	,	89.51	16.85	36.46
Documentation Type	3500	R24 RED 573 03	276.908.94	74.07%	6.248	355.02	695	76.96	88.68	76.96	0.00	81.39	58.85	78.86	32.34	37.93
no incomeino ratio	828	217,637,900.97	263,484.14	25.93%	6.290	352.85	705	69.66	75.28	99.69		86.90	60.82	70.94	41.64	51.79
Cash Out	1,197	364,779,378.91	304,744.68	100.00%	6.239	352.33	684	70.63	73.13	70.63	20.03	87.72	70.75	64.37	100.00	38.12
Q	2,919	823,524,324.00	282,125.50	100.00%	6.157	357.09	704	78.46	86.33	78.46	21.72	84.83	57.18	100.00	28.51	37.32
E :		24 427 020 48	EN MAY OFF	100.00%	300	25.	687	7872	80 68	76.72	39.56	75.54	56.31	45.61	50.15	54.86
06 <u>^ 11</u>	2	31,137,820.40	CC. PO 1,012				į									
Silent 2nds	2,002	516,267,079.15	257,875.68	100.00%	6.183	357.03	202	78.08	85.67	78.08	20.58	85.28	52.49	89.22	11.35	37.68

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Aggregate Loans											
FICO	CURRBAL	% BAL	Avg LTV	Max LTV	% Full Doc	% Owner Occ	% IO	WAC	MARGIN	% Second Lien	% Silent2nd
<= 500	_										
501 - 520											
521 - 540	369,782	0.03	76.97	80.00	0.01	0.03	0.00	8.779	7.950	0.00	0.00
541 - 560	975,227	0.09	76.83	85.00	0.00	0.09	0.00	7.047	6.250	0.00	0.00
561 - 580	2,690,994	0.25	73.09	90.00	0.12	0.25	0.10	6.507	5.873	0.00	11.74
581 - 600	14,010,486	1.31	81.06	100.00	0.40	1.27	0.47	6.898	6.018	0.00	0.00
601 - 620	23,736,071	2.21	81.89	95.00	0.79	2.00	1.19	6.754	5.731	0.00	7.10
621 - 640	87,021,023	8.12	75.75	95.00	1.65	7.33	5.40	6.567	3.860	0.00	39.72
641 - 660	113,679,046	10.61	75.97	95.00	1.59	8.91	7.90	6.441	3.335	0.00	48.89
661 - 680	151,539,645	14.14	76.90	99.98	2.37	12.24	11.57	6.290	2.933	0.00	55.73
681 - 700	160,432,009	14.97	75.89	100.00	2.14	12.43	11.91	6.223	2.832	0.00	53.20
701 - 720	134,454,189	12.55	74.86	100.00	1.76	10.58	10.05	6.108	2.889	0.00	46.49
721 - 740	123,774,603	11.55	75.35	100.00	2.97	9.33	9.53	5.986	2.742	0.00	51.36
741 - 760	98,708,320	9.21	75.40	100.00	2.41	7.29	7.27	6.015	2.707	0.00	53.69
761 - 780	89,659,830	8.37	73.52	100.00	2.76	. 6.92	6.51	5.940	2.624	0.00	49.27
781 - 800	57,655,050	5.38	72.71	100.00	2.34	4.20	4.05	5.943	2.545	0.00	43.65
801 - 820	12,928,441	1.21	72.00	95.00	0.37	1.00	0.90	5.980	2.604	0.00	45.65
821-840	103,287	0.01	28.15	28.15	0.01	0.00	0.00	5.750	0.000	0.00	0.00
Total:	1,071,738,004	100.00	75.57	100.00	21.69	83.88	76.84	6.204	3.098	0.00	48.17

10 Loans										
FICO	CURRBAL	% BAL	Avg LTV	Max LTV	% Full Doc	% Owner Occ	WAC	MARGIN	% Second Lien	% Silent2nd
<= 500										
501 - 520										
521 - 540										
541 - 560										
561 - 580	1,085,150	0.13	74.64	90.00	0.10	0.13	6.12	5.98	0.00	29.12
581 - 600	4,991,400	0.61	83.05	100.00	0.18	0.61	6.90	5.89	0.00	0.00
601 - 620	12,749,370	1.55	82.97	95.00	0.63	1.50	6.75	5.62	0.00	6.54
621 - 640	57,919,335	7.03	77.58	95.00	1.34	6.34	6.58	3.58	0.00	51.98
641 - 660	84,630,627	10.28	76.92	95.00	1.56	8.89	6.38	3.20	0.00	58.76
661 - 680	123,977,863	15.05	77.44	99.98	2.34	13.20	6.27	2.84	0.00	62.57
681 - 700	127,628,437	15.50	76.55	100.00	2.32	12.99	6.19	2.75	0.00	60.86
701 - 720	107,761,066	13.09	75.37	100.00	1.88	11.16	6.07	2.80	0.00	52.90
721 - 740	102,148,447	12.40	76.12	100.00	3.00	10.11	5.97	2.69	0.00	55.29
741 - 760	77,914,837	9.46	76.60	100.00	2.42	7.61	5. 9 8	2.65	0.00	60.90
761 - 780	69,737,545	8.47	74.64	100.00	3.20	7.16	5.92	2.62	0.00	54.02
781 - 800	43,380,487	5.27	75.16	100.00	2.35	4.21	5.92	2.53	0.00	47.58
801 - 820	9,599,760	1.17	74.03	95.00	0.42	0.91	5.87	2.49	0.00	53.59
Total:	823,524,324	100.00	76.46	100.00	21.72	84.83	6.16	2.92	0.00	55.93

Original Principal Balances of Mortgage Loans

D (0)	Number of	Aggregate Original	% of Aggregate Principal Balance	AVG CURRENT	WA GROSS	WA COMPLETE	W. 7700
Range (S)	Loans	Principal Balance	as of Cut-off Date	BALANCE	CPN	COMBLTV	WA FICO
25,000.01 - 50,000.00	19	\$841,824.00	0.08	\$44,306.53	7.130	72.84	709
50,000.01 - 75,000.00	68	\$4,431,436.00	0.41	\$65,168.18	6.807	84.15	704
75,000,01 - 100,000.00	223	\$20,023,714.00	1.87	\$89,792.44	6.570	84.79	697
100,000.01 - 125,000.00	360	\$40,998,897.00	3.82	\$113,885.83	6.585	87.31	702
125,000.01 - 150,000.00	414	\$57,052,029.00	5.32	\$137,806.83	6.411	87.71	704
150,000.01 - 175,000.00	338	\$54,713,571.00	5.10	\$161,874.47	6.388	86.52	699
175,000.01 - 200,000.00	316	\$59,283,777.00	5.52	\$187,606.89	6.362	84.99	695
200,000.01 - 225,000.00	. 264	\$56,124,566.00	5.23	\$212,593.05	6.264	85.06	692
225,000.01 - 250,000.00	243	\$57,984,228.00	5.40	\$238,618.22	6.161	84.20	698
250,000.01 - 275,000.00	227	\$59,512,381.00	5.55	\$262,169.08	6.237	84.85	695
275,000.01 - 300,000.00	227	\$65,442,007.00	6.10	\$288,290.78	6.155	83.64	698
300,000.01 - 333,700.00	216	\$68,494,898.00	6.38	\$317,106.01	6.111	84.97	699
333,700.01 - 350,000.00	110	\$37,630,705.00	3.51	\$342,097.32	6.155	84.91	689
350,000.01 - 600,000.00	790	\$347,079,213.00	32.34	\$439,340.78	6.126	84.84	701
600,000.01 - 1,000,000.00	162	\$117,122,249.00	10.91	\$722,976.85	6.103	80.44	713
1,000,000.01 >=	18	\$26,454,650.00	2.47	\$1,469,702.78	5.820	61.66	722
Total:	3,995	\$1,073,190,145.00	100,00	\$268,633.33	6.204	84.03	701

Principal Balances of Mortgage Loans as of Cutoff Date

			% of Aggregate				
	Number of	Aggregate Principal	Principal Balance	AVG CURRENT	WA GROSS	WA	
Range (\$)	Loans	Balance as of Cut-off Date	as of Cut-off Date	BALANCE	CPN	COMBLTV	WA FICO
25,000.01 - 50,000.00	19	\$838,521.97	0.08	\$44,132.74	7.128	72.83	709
50,000.01 - 75,000.00	69	\$4,490,959.93	0.42	\$65,086.38	6.791	84.09	705
75,000.01 - 100,000.00	222	\$19,899,153.56	1.86	\$89,635.83	6.573	84.82	697
100,000.01 - 125,000.00	362	\$41,164,068.70	3.84	\$113,712.90	6.583	87.31	702
125,000.01 - 150,000.00	413	\$56,860,493.73	5.31	\$137,676.74	6.416	87.75	704
150,000.01 - 175,000.00	346	\$56,048,152.84	5.23	\$161,988.88	6.392	86.47	6 99
175,000.01 - 200,000.00	309	\$57,985,477.01	5.41	\$187,655.27	6.349	85.05	695
200,000.01 - 225,000.00	265	\$56,306,369.25	5.25	\$212,476.87	6.270	84.75	692
225,000.01 - 250,000.00	240	\$57,228,381.56	5.34	\$238,451.59	6.155	84.48	698
250,000.01 - 275,000.00	231	\$60,519,018.41	5.65	\$261,987.09	6.237	84.76	694
275,000.01 - 300,000.00	225	\$64,845,907.98	6.05	\$288,204.04	6.149	83.57	699
300,000.01 - 333,700.00	219	\$69,458,383.99	6.48	\$317,161.57	6.116	84.98	699
333,700,01 - 350,000.00	108	\$36,965,977.18	3.45	\$342,277.57	6.153	84.96	689
350,000.01 - 600,000.00	787	\$345,631,997.52	32.25	\$439,176.62	6.126	84.87	701
600,000.01 - 1,000,000.00	162	\$117,055,412.17	10.92	\$722,564.27	6.103	80.45	713
1,000,000.01 >==	18	\$26,439,728.62	2.47	\$1,468,873.81	5,820	61.66	722
Total:	3,995	\$1,071,738,004.44	100.00	\$268,269.84	6.204	84.04	701

Current Mortgage Rates of Mortgage Loans

			% of Aggregate				
	Number of	Aggregate Principal	Principal Balance	AVG CURRENT	WA GROSS	WA	
Mortgage Rates (%)	Loans	Balance as of Cut-off Date	as of Cut-off Date	BALANCE	CPN	COMBLTV	WA FICO
3.500 - 3.999	1	\$274,899.00	0.03	\$274,899.00	3.875	80.00	707
4.000 - 4.499	3	\$634,735.00	0.06	\$211,578.33	4.205	85.42	694
4.500 - 4.999	50	\$17,797,983.68	1.66	\$355,959.67	4.775	81.47	736
5.000 - 5.499	276	\$88,608,467.89	8.27	\$321,045.17	5.214	80.08	728
5,500 - 5,999	1,049	\$330,080,540.54	30.80	\$314,662.10	5.767	80.75	714
6.000 - 6.499	1,108	\$292,593,479.49	27.30	\$264,073.54	6.206	84.65	698
6.500 - 6.999	931	\$218,849,566.10	20.42	\$235,069.35	6.672	87.07	685
7.000 - 7.499	314	\$70,732,992.20	6.60	\$225,264.31	7.173	89.18	683
7.500 - 7.999	189	\$37,459,809.56	3,50	\$198,200.05	7.679	88.93	670
8.000 - 8.499	49	\$9,937,458.04	0.93	\$202,805.27	8.161	91.40	662
8.500 - 8.999	20	\$3,935,875.96	0.37	\$196,793.80	8.681	86.84	658
9.000 - 9.499	2	\$272,200.00	0.03	\$136,100.00	9.293	98.05	618
9,500 - 9,999	1	\$400,000.00	0.04	\$400,000.00	9.875	94.12	609
10.000 - 10.499	1	\$133,963.52	0.01	\$133,963.52	10.000	95.00	656
12.000 - 12.499	1	\$26,033.45	0.00	\$26,033.45	12.000	90.00	631
Total:	3,995	\$1,071,738,004.44	100.00	\$268,269.84	6.204	84.04	701

Original Term to Maturity of Mortgage Loans

			% of Aggregate				
	Number of	Aggregate Principal	Principal Balance	AVG CURRENT	WA GROSS	WA	
Original Term (mos)	Loans	Balance as of Cut-off Date	as of Cut-off Date	BALANCE	CPN	COMBLTV	WA FICO
180	68	\$16,154,584.84	1.51	\$237,567.42	5.709	62,77	707
240	14	\$3,761,581.50	0.35	\$268,684.39	5.996	59.72	682
360	3,913	\$1,051,821,838.09	98.14	\$268,801.90	6.212	84,45	701
Total:	3,995	\$1,071,738,004.44	100.00	\$268,269.84	6.204	84.04	701

Stated Remaining Term to Maturity of Mortgage Loans

Stated Remaining Term to Maturity of N	lortgage Loan:	5					
			% of Aggregate				
	Number of	Aggregate Principal	Principal Balance	AVG CURRENT	WA GROSS	WA	
Remaining Term (mos)	Loans	Balance as of Cut-off Date	as of Cut-off Date	BALANCE	CPN	COMBLTV	WA FICO
121 - 180	68	\$16,154,584.84	1.51	\$237,567.42	5.709	62.77	707
181 - 240	14	\$3,761,581.50	0.35	\$268,684.39	5.996	59.72	682
301 - 360	3,913	\$1,051,821,838.09	98.14	\$268,801.90	6.212	84.45	701
Total:	3,995	\$1,071,738,004.44	100.00	\$268,269.84	6.204	84.04	701

•			% of Aggregate				
	Number of	Aggregate Principal	Principal Balance	AVG CURRENT	WA GROSS	WA	
Mortgage Insurance	Loans	Balance as of Cut-off Date	as of Cut-off Date	BALANCE	CPN	COMBLTV	WA FICO
GEMICO	14	\$2,698,356.90	0.25	\$192,739.78	7.000	91.478	694.529
MGIC	8	\$1,828,516.29	0.17	\$228,564,54	6.488	89,850	690,702
MI (Company Unknown at Bid)	1	\$114,000.00	0.01	\$114,000.00	7.375	95.000	735.000
No MI	3,740	\$1,021,701,447.68	95,33	\$273,182.21	6.177	83.635	700.473
PMI Mortgage Insurance	65	\$13,992,101.97	1.31	\$215,263.11	6.885	91.281	710.769
Radian Guaranty	29	\$5,251,764.67	0.49	\$181,095.33	6.876	89.350	681.793
Republic Mortgage Insurance	- 3	\$489,246.00	0.05	\$163,082.00	7.690	91.536	718.955
Triad Guaranty Insurance Co.	8	\$1,468,645.62	0.14	\$183,580,70	6.977	94.594	709.435
United Guaranty	127	\$24,193,925.30	2.26	\$190,503.35	6.617	93.750	718.246
Total:	3,995	\$1,071,738,004.44	100.00	\$268,269.84	6.204	84.04	701

			% of Aggregate				
	Number of	Aggregate Principal	Principal Balance	AVG CURRENT	WA GROSS	WA	
Lien	Loans	Balance as of Cut-off Date	as of Cut-off Date	BALANCE	CPN	COMBLTV	WA FICO
1st Lien	3,995	\$1,071,738,004.44	100.00	\$268,269.84	6.204	84.04	701
Total:	3,995	\$1,071,738,004.44	100.00	\$268,269,84	6,204	84.04	701

			% of Aggregate				
	Number of	Aggregate Principal	Principal Balance	AVG CURRENT	WA GROSS	WA	
Seasoning(mos)	Loans	Balance as of Cut-off Date	as of Cut-off Date	BALANCE	CPN	COMBLTV	WA FICO
1	789	\$216,194,742.00	20.17	\$274,011.08	6.155	83.76	702
2	1,163	\$302,440,098.13	28.22	\$260,051.68	6.224	84.69	700
3	1,431	\$389,431,626.66	36.34	\$272,139.50	6.196	84.48	701
4	466	\$127,577,257.52	11.90	\$273,770.94	6.324	82,61	700
5	133	\$33,486,640.47	3.12	\$251,779.25	5.979	80.76	703
6	. 8	\$1,653,476.69	0.15	\$206,684.59	5.921	80.43	692
7	4	\$849,296.42	0.08	\$212,324.11	6.605	76.03	597
10	1	\$104,866.54	0.01	\$104,866.54	4,625	91.05	598
Total:	3,995	\$1,071,738,004.44	100.00	\$268,269.84	6.204	84.04	701

Combined Loan-to-Value Ratios of Mortgage Loans

Combined LTVs	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
<= 25.00	17	\$3,207,665.14	0.30	\$188,686.18	6.473	17.95	698
25.01 - 30.00	15	\$2,022,492,47	0.19	\$134,832,83	5.721	27.08	714
30.01 - 35.00	19	\$4,206,627.68	0.39	\$221,401,46	5.924	32.66	693
35.01 - 40.00	32	\$7,867,743.04	0.73	\$245,866,97	5.846	38.20	725
40.01 - 45.00	45	\$12,166,798,43	1.14	\$270,373,30	5.896	42.95	709
45,01 - 50,00	67	\$16,309,910.99	1.52	\$243,431,51	5.885	47.57	724
50.01 - 55.00	78	\$26,089,051.00	2.43	\$334,475.01	5.895	52.72	717
55.01 - 60.00	102	\$31,613,836.57	2.95	\$309,939.57	5.846	57.99	696
60.01 - 65.00	175	\$58,475,901.53	5.46	\$334,148.01	5.854	63,61	703
65.01 - 70.00	152	\$46,083,342.04	4.30	\$303,179.88	6.059	69.01	705
70.01 - 75.00	161	\$50,886,635.65	4.75	\$316,066.06	6.139	73,48	702
75.01 - 80.00	692	\$201,990,139.42	18.85	\$291,893.27	6.173	79.48	703
80.01 - 85.00	96 ·	\$34,467,350.10	3.22	\$359,034.90	6.381	84.19	666
85.01 - 90.00	524	\$143,470,460.81	13.39	\$273,798,59	6.539	89.67	691
90.01 - 95.00	591	\$137,212,837.53	12.80	\$232,170.62	6.483	94.77	700
95.01 - 100.00	1,229	\$295,667,212.03	27.59	\$240,575,44	6.124	99,94	704
Total:	3,995	\$1,071,738,004,44	100.00	5268,269,84	6,204	84.04	701

Owner Occupancy of Mortgage Loans

			% of Aggregate				
	Number of	Aggregate Principal	Principal Balance	AVG CURRENT	WA GROSS	WA	
Owner Occupancy	Loans	Balance as of Cut-off Date	as of Cut-off Date	BALANCE	CPN	COMBLTV	WA FICO
Primary	3,140	\$898,959,020.10	83.88	\$286,292.68	6.129	84.43	699
Investment	679	\$133,249,326.58	12.43	\$196,243.49	6.575	80.65	713
Second Home	176	\$39,529,657.75	3.69	\$224,600,33	6.658	86,56	702
Total:	3,995	\$1,071,738,004.44	100.00	\$268,269.84	6.204	84.04	701

Property Type of Mortgage Loans

			% of Aggregate				
	Number of	Aggregate Principal	Principal Balance	AVG CURRENT	WA GROSS	WA	
Property Types	Loans	Balance as of Cut-off Date	as of Cut-off Date	BALANCE	CPN	COMBLTV	WA FICO
Single Family Residence	2,216	\$627,624,708.13	58.56	\$283,224.15	6.165	81.90	699
PUD	1,131	\$264,073,721.67	24.64	\$233,486.93	6.221	89.59	703
2-4 Family	271	\$88,108,268.52	8.22	\$325,122,76	6.455	78.10	696
Condo	377	\$91,931,306.12	8.58	\$243,849.62	6.178	88.44	710
Total:	3,995	\$1,071,738,004.44	100.00	\$268,269.84	6,204	84.04	701

Loan Purpose of Mortgage Loans

			% of Aggregate				
	Number of	Aggregate Principal	Principal Balance	AVG CURRENT	WA GROSS	WA	
Loan Purpose	Loans	Balance as of Cut-off Date	as of Cut-off Date	BALANCE	CPN	COMBLTV	WA FICO
Refinance - Cashout	1,197	\$364,779,378.91	34.04	\$304,744.68	6.239	73.13	684
Purchase	2,539	\$628,366,912.11	58.63	\$247,485.98	6.225	91.50	709
Refinance - Rate Term	259	\$78,591,713.42	7.33	- \$303,442.91	5.867	75.07	715
Total:	3,995	\$1,071,738,004.44	100.00	\$268,269,84	6,204	84.04	701

Document Type of Mortgage Loans

			% of Aggregate				
	Number of	Aggregate Principal	Principal Balance	AVG CURRENT	WA GROSS	WA	
Document Type	Loans	Balance as of Cut-off Date	as of Cut-off Date	BALANCE	CPN	COMBLTV	WA FICO
Full Documentation	924	\$232,439,529.54	21.69	\$251,557.93	6.005	85.19	712
Stated Documentation	2,245	\$621,660,573.93	58.00	\$276,908.94	6.248	86.68	695
No Income No Asset	541	\$131,558,170.99	12.28	\$243,175.92	6.263	69.11	703
No Ratio	285	\$86,079,729.98	8.03	\$302,034.14	6.332	84.72	708
Total:	3,995	\$1,071,738,004.44	100.00	\$268,269.84	6.204	84.04	701

Product Type of Mortgage Loans

			% of Aggregate				
	Number of	Aggregate Principal	Principal Balance	AVG CURRENT	WA GROSS	WA	
Product Type	Loans	Balance as of Cut-off Date	as of Cut-off Date	BALANCE	CPN	COMBLTV	WA FICO
10/6 MONTH LIBOR -120 MONTH IO	34	\$11,477,458.00	1.07	\$337,572.29	5.671	80.75	754
15YR FXD -120 MONTH IO	1	\$1,880,000.00	0.18	\$1,880,000.00	4.750	80.00	755
2/6 MONTH LIBOR - 60 MONTH IO	116	\$35,944,676.00	3.35	\$309,867.90	6.465	84.52	656
2/6 MONTH LIBOR -120 MONTH IO	683	\$191,848,931.00	17.90	\$280,891.55	6.126	92.32	692
30YR FXD - 60 MONTH IO	11	\$3,783,160.00	0.35	\$343,923.64	6.294	82.66	670
30YR FXD -120 MONTH IO	804	\$226,343,671.00	21.12	\$281,521.98	6.301	79.32	708
3/6 MONTH LIBOR - 24 MONTH IO	1	\$300,667.00	0.03	\$300,667.00	5.875	80.00	741
3/6 MONTH LIBOR - 60 MONTH IO	22	\$6,717,954.00	0.63	\$305,361.55	6.382	85.82	681
3/6 MONTH LIBOR -120 MONTH IO	112	\$32,232,351.00	3,01	\$287,788.85	5.980	85.92	716
5/6 MONTH LIBOR	58	\$13,659,992.32	1.27	\$235,517.11	6.269	80.28	705
5/6 MONTH LIBOR - 36 MONTH IO	2	\$584,650.00	0.05	\$292,325.00	5.991	94.80	664
5/6 MONTH LIBOR - 60 MONTH IO	118	\$43,752,175.00	4.08	\$370,781.14	6.079	88.98	707
5/6 MONTH LIBOR -120 MONTH IO	833	\$205,436,290.00	19.17	\$246,622.20	6.152	88.97	710
6 MONTH LIBOR	6	\$1,859,149.62	0.17	\$309,858.27	6.013	82.34	695
6 MONTH LIBOR - 60 MONTH IO	10	\$3,130,261.00	0.29	\$313,026.10	5.552	80.95	706
6 MONTH LIBOR -120 MONTH IO	80	\$27,196,974.00	2.54	\$339,962.18	5.713	84.81	712
7/6 MONTH LIBOR	8	\$2,122,914.66	0.20	\$265,364.33	5.810	79.88	754
7/6 MONTH LIBOR - 84 MONTH 10	16	\$5,792,150.00	0.54	\$362,009.38	5.699	87.07	724
7/6 MONTH LIBOR -120 MONTH IO	48	\$17,400,956.00	1.62	\$362,519.92	5.773	83.85	734
ARM - 2 Year/6 Month	197	\$46,259,160.45	4.32	\$234,818.07	6.805	85.27	648
ARM - 3 Year/6 Month	30	\$7,342,679.17	0.69	\$244,755.97	6.639	79.80	673
Fixed Rate Loans	777	\$176,969,784.23	16.51	\$227,760.34	6.249	73.61	703
Interest Only - ARM - 2 Year/6 Month	8	\$2,427,350.00	0.23	\$303,418.75	6.479	91.55	706
Interest Only - ARM - 3 Year/6 Month	20	\$7,274,650.00	0.68	\$363,732.50	6.319	90.31	684
Total:	3,995	\$1,071,738,004.44	100.00	\$268,269.84	6.204	84.04	701

Geographical Distribution of Mortgages Loans

			% of Aggregate				
	Number of	Aggregate Principal	Principal Balance	AVG CURRENT	WA GROSS	WA	
State	Loans	Balance as of Cut-off Date	as of Cut-off Date	BALANCE	CPN	COMBLTV	WA FICO
California	1,442	\$506,725,674.26	47.28	\$351,404.77	5.984	81,73	705
Georgia	768	\$146,850,353.72	13.70	\$191,211.40	6.024	91.15	718
New Jersey	262	\$78,931,738.03	7.36	\$301,266.18	6.590	82,11	680
Other	1,523	\$339,230,238.42	31.65	\$222,738.17	6.520	84.87	692
Total:	3,995	\$1,071,738,004.44	100.00	\$268,269.84	6.204	84,04	701

Prepay Penalty for Mortgage Loans

			% of Aggregate				
	Number of	Aggregate Principal	Principal Balance	AVG CURRENT	WA GROSS	WA	
Prepay Penalty	Loans	Balance as of Cut-off Date	as of Cut-off Date	BALANCE	CPN	COMBLTV	WA FICO
No Prepay Penalty	1,084	\$307,510,391.27	28.69	\$283,681.17	6.439	82.82	697
Prepay Penalty	2,911	\$764,227,613.16	71.31	\$262,530.96	6.109	84.53	703
Total:	3,995	\$1,071,738,004.44	100.00	\$268,269.84	6.204	84.04	701

Prepay Term for Mortgage Loans

		% of Aggregate						
	Number of	Aggregate Principal	Principal Balance	AVG CURRENT	WA GROSS	WA		
Prepay Term	Loans	Balance as of Cut-off Date	as of Cut-off Date	BALANCE	CPN	COMBLTV	WA FICO	
0	1,084	\$307,510,391.27	28.69	\$283,681.17	6.439	82,82	697	
6	34	\$12,398,483.33	1.16	\$364,661.27	5.952	75.00	730	
12	313	\$104,825,284.78	9.78	\$334,905.06	6.248	81.07	696	
24	958	\$250,438,622.05	23.37	\$261,418.19	6.153	89.30	693	
36	1,322	\$323,741,949.94	30.21	\$244,888.01	6.083	82.04	705	
60	284	\$72,823,273.06	6.79	\$256,419.98	5.899	85.87	728	
Total:	3,995	\$1,071,738,004.44	100.00	\$268,269.84	6.204	84.04	701	

Fico Scores of Mortgage Loans

Fico Scores	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
520 - 539	2	\$369,781.87	0.03	\$184,890.93	8.779	76.97	527
540 - 559	3	\$975,227.31	0.09	\$325,075.77	7.047	76,83	552
560 - 579	4	\$1,161,379.82	0.11	\$290,344.96	6.609	77.25	575
580 - 599	61	\$14,297,732.34	1.33	\$234,389.05	6.923	80.29	589
600 - 619	74	\$21,735,803.87	2.03	\$293,727.08	6.764	82.60	608
620 - 639	341	\$85,754,518.49	8.00	\$251,479.53	6.572	82.92	630
640 - 659	465	\$114,949,572.62	10.73	\$247,203.38	6.426	84.31	650
660 - 679	528	\$140,102,158.73	13.07	\$265,345.00	6.314	86.55	670
680 - 699	622	\$167,503,184.94	15.63	\$269,297.72	6.233	85,37	689
700 - 719	468	\$133,821,108.03	12.49	\$285,942.54	6.113	84.09	709
720 - 739	454	\$126,354,997.05	11.79	\$278,314.97	5.974	83.97	729
740 - 759	393	\$101,164,535.86	9.44	\$257,416.12	6.018	84.93	749
760 - 779	316	\$89,508,408.79	8.35	\$283,254.46	5.941	82.10	769
780 - 799	207	\$59,919,933.91	5.59	\$289,468.28	5.947	79.62	788
800 +	57	\$14,119,660.79	1.32	\$247,713.35	5.957	80.19	807
Total:	3,995	\$1,071,738,004,44	100.00	\$268,269.84	6.204	84.04	701

^{**} For ARM loans please break out 2/28, 3/27, 5/25 by percentage/.
** For IO loans please include length of ammortization term and fixed rate term (2yr, 3yr, 5yr, 10yr)

Original Principal Balances of Mortgage Loans

			% of Aggregate				
	Number of	Aggregate Original	Principal Balance	AVG CURRENT	WA GROSS	WA	
Range (S)	Loans	Principal Balance	as of Cut-off Date	BALANCE	CPN	COMBLTV	WA FICO
25,000.01 - 50,000.00	4	\$177,549.00	0.03	\$44,387.25	7.071	84.67	709
50,000.01 - 75,000.00	17	\$1,044,250.00	0.16	\$61,426.47	6.513	94.02	697
75,000.01 - 100,000.00	114	\$10,403,474.00	1.57	\$91,258.54	6.489	89.11	697
100,000.01 - 125,000.00	165	\$18,913,512.00	2.85	\$114,627.35	6,536	90.28	702
125,000.01 - 150,000.00	245	\$33,779,306.00	5.09	\$137,874.72	6.327	93.00	704
150,000.01 - 175,000.00	202	\$32,733,922.00	4.94	\$162,049.12	6.310	90.64	698
175,000.01 - 200,000.00	194	\$36,407,221.00	5.49	\$187,666.09	6.332	89.18	699
200,000.01 - 225,000.00	154	\$32,775,785.00	4.94	\$212,829.77	6.190	89.09	693
225,000.01 - 250,000.00	171	\$40,738,481.00	6.14	\$238,236.73	6.098	87.77	696
250,000.01 - 275,000.00	145	\$38,019,409.00	5.73	\$262,202.82	6.126	87.86	692
275,000.01 - 300,000.00	150	\$43,243,298.00	6.52	\$288,288.65	6.107	87,83	694
300,000.01 - 333,700.00	154	\$48,849,038.00	7.37	\$317,201.55	6.077	88.29	695
333,700.01 - 350,000.00	74	\$25,292,985.00	3.81	\$341,797.09	6.150	89.17	683
350,000.01 - 600,000.00	507	\$222,590,873.00	33.56	\$439,035.25	6.099	88,77	698
600,000.01 - 1,000,000.00	99	\$68,828,310.00	10.38	\$695,235.45	6.120	86.79	706
1,000,000.01 >=		\$9,368,750.00	1.41	\$1,338,392.86	6.098	66.22	708
Total:	2,402	\$663,166,163.00	100.00	\$276,089.16	6.162	88,45	698

Principal Balances of Mortgage Loans as of Cutoff Date

	Number of	Aggregate Principal	% of Aggregate Principal Balance	AVG CURRENT	WA GROSS	WA	
Range (\$)	Loans	Balance as of Cut-off Date	as of Cut-off Date	BALANCE	CPN	COMBLTV	WA FICO
25,000.01 - 50,000.00	4	\$177,170.99	0.03	\$44,292.75	7.070	84.68	709
50,000.01 - 75,000.00	17	\$1,041,712.78	0.16	\$61,277.22	6.513	94.02	697
75,000.01 - 100,000.00	114	\$10,393,153.66	1.57	\$91,168.01	6.488	89.12	697
100,000.01 - 125,000.00	167	\$19,146,011.82	2.89	\$114,646.78	6.532	90.21	701
125,000.01 - 150,000.00	243	\$33,509,955.75	5.06	\$137,901.05	6.327	93.06	704
150,000.01 - 175,000.00	204	\$33,058,479.29	4.99	\$162,051.37	6,303	90.53	698
175,000.01 - 200,000.00	192	\$36,015,098.84	5.43	\$187,578.64	6.338	89.28	699
200,000.01 - 225,000.00	155	\$32,974,585.38	4,98	\$212,739.26	6.188	88.84	693
225,000.01 - 250,000.00	170	\$40,488,476.00	6.11	\$238,167.51	6.098	87.98	697
250,000.01 - 275,000.00	145	\$37,983,005.25	5.73	\$261,951.76	6.125	87.86	692
275,000.01 - 300,000.00	151	\$43,517,781.27	6.57	\$288,197.23	6.105	87.85	694
300,000.01 - 333,700.00	154	\$48,840,503.87	7.37	\$317,146.13	6.078	88.37	696
333,700.01 - 350,000.00	73	\$24,947,429.88	3.76	\$341,745.61	6.150	89.03	682
350,000.01 - 600,000.00	507	\$222,486,373.29	33,57	\$438,829.14	6.099	88.77	698
600,000.01 - 1,000,000.00	99	\$68,812,901.14	10.38	\$695,079.81	6.120	86.79	706
1,000,000.01 >=	7	\$9,368,750.00	1.41	\$1,338,392.86	6.098	66,22	708
Total:	2,402	\$662,761,389.21	100.00	\$275,920.64	6.162	88.46	698

Current Mortgage Rates of Mortgage Loans

			% of Aggregate				
	Number of	Aggregate Principal	Principal Balance	AVG CURRENT	WA GROSS	WA	
Mortgage Rates (%)	Loans	Balance as of Cut-off Date	as of Cut-off Date	BALANCE	CPN	COMBLTV	WA FICO
3.500 - 3.999	1	\$274,899.00	0.04	\$274,899.00	3.875	80.00	707
4.000 - 4.499	3	\$634,735.00	0.10	\$211,578.33	4.205	85.42	694
4.500 - 4.999	48	\$15,613,877.83	2.36	\$325,289.12	4.776	82.17	733
5.000 - 5.499	228	\$67,599,485.87	10.20	\$296,488.97	5.222	85.71	724
5.500 - 5.999	662	\$204,449,526.75	30.85	\$308,836.14	5.751	87.30	711
6.000 - 6.499	641	\$172,359,418.06	26.01	\$268,891.45	6.200	89.95	695
6.500 - 6.999	499	\$126,406,124.75	19.07	. \$253,318.89	6.679	89.72	681
7.000 - 7.499	185	\$43,801,402.05	6.61	\$236,764.34	7.174	90.24	675
7.500 - 7.999	92	\$22,254,187.57	3.36	\$241,893.34	7.682	89.71	659
8.000 - 8.499	28	\$5,982,225.57	0.90	\$213,650.91	8.192	89.48	658
8.500 - 8.999	12	\$2,713,306.76	0.41	\$226,108.90	8.666	85.47	658
9.000 - 9.499	2	\$272,200.00	0.04	\$136,100.00	9.293	98.05	618
9.500 - 9.999	11	\$400,000.00	0.06	\$400,000.00	9.875	94.12	609
Total:	2,402	\$662,761,389.21	100.00	\$275,920.64	6.162	88.46	698

Original Term to Maturity of Mortgage Loans

			% of Aggregate				
	Number of	Aggregate Principal	Principal Balance	AVG CURRENT	WA GROSS	WA	
Original Term (mos)	Loans	Balance as of Cut-off Date	as of Cut-off Date	BALANCE	CPN	COMBLTV	WA FICO
360	2,402	\$662,761,389.21	100.00	\$275,920.64	6.162	88.46	698
Total:	2,402	\$662,761,389.21	100,00	\$275,920.64	6.162	88.46	698

Stated Remaining Term to Maturity of Mortgage Loans

Stated Remaining Term to Maturity of Mic	ortgage Loan	3	% of Aggregate				
	Number of	Aggregate Principal	Principal Balance	AVG CURRENT	WA GROSS	WA	
Remaining Term (mos)	Loans	Balance as of Cut-off Date	as of Cut-off Date	BALANCE	CPN	COMBLTV	WA FICO
301 - 360	2,402	\$662,761,389.21	100,00	\$275,920.64	6,162	88.46	698
Total:	2,402	\$662,761,389.21	100.00	\$275,920.64	6.162	88.46	698

			% of Aggregate				
	Number of	Aggregate Principal	Principal Balance	AVG CURRENT	WA GROSS	WA	
Mortgage Insurance	Loans	Balance as of Cut-off Date	as of Cut-off Date	BALANCE	CPN	COMBLTV	WA FICO
GEMICO	2	\$683,518.00	0.10	\$341,759.00	7.299	91.397	680.771
MGIC	3	\$886,309.70	0.13	\$295,436.57	6.357	89.995	674.122
MI (Company Unknown at Bid)	1	\$114,000.00	0.02	\$114,000.00	7.375	95.000	735.000
No MI	2,268	\$634,468,642.59	95.73	\$279,748.08	6.139	88.275	697.410
PMI Mortgage Insurance	39	\$8,441,754.99	1.27	\$216,455.26	6,858	91.278	709.687
Radian Guaranty	12	\$2,514,025.02	0.38	\$209,502.09	6.838	88.947	676.731
Triad Guaranty Insurance Co.	3	\$771,261.00	0.12	\$257,087.00	6,525	96.183	689.481
United Guaranty	74	\$14,881,877.91	2.25	\$201,106.46	6.547	93.828	720.751
Total:	2,402	\$662,761,389.21	100.00	\$275,920.64	6.162	88.46	698

	Number of	Aggregate Principal	% of Aggregate Principal Balance	AVG CURRENT	WA GROSS	WÁ	
Lien	Loans	Balance as of Cut-off Date	as of Cut-off Date	BALANCE	CPN	COMBLTV	WA FICO
1st Lien	2,402	\$662,761,389.21	100.00	\$275,920.64	6.162	88,46	698
Fotal:	2,402	\$662,761,389.21	100.00	\$275,920.64	6.162	88.46	698
			% of Aggregate		•		
	Number of	Aggregate Principal	Principal Balance	AVG CURRENT	WA GROSS	WA	
Seasoning(mos)	Loans	Balance as of Cut-off Date	as of Cut-off Date	BALANCE	CPN	COMBLTV	WA FICO
1	475	\$125,786,134.00	18.98	\$264,812.91	6.253	90.13	694
2	701	\$185,591,607.69	28.00	\$264,752.65	6.185	89.27	697
3	847	\$242,092,380.90	36.53	\$285,823.35	6.123	88.64	701
4	266	\$78,636,055.54	11.86	\$295,624.27	6.192	86,30	698
5	103	\$28,316,527.89	4.27	\$274,917.75	5.875	80,86	702
6	6	\$1,499,179.99	0.23	\$249,863.33	5.875	80.19	693
7	3	\$734,636.66	0.11	\$244,878.89	6.325	76.94	607
Total:	2,402	\$104,866.54 \$662,761,389.21	0.02 100.00	\$104,866.54 \$275,920.64	4.625 6,162	91.05 88.46	598 698
Combined Loan-to-Value Ratios of Mor	rtgage Loans	•					
	15460 200110		% of Assuments				
	Number of	Aggregate Principal	% of Aggregate Principal Balance	AVG CURRENT	WA GROSS	WA	
Combined LTVs	Loans	Balance as of Cut-off Date	as of Cut-off Date	BALANCE	CPN	COMBLTV	WA FICO
<= 25.00	3	\$558,500.00	0.08	\$186,166.67	6.011	20.68	710
25.00	2	\$324,400.00	0.05	\$162,200.00	4.842	27.04	718
30.01 - 35.00	3	\$599,073.00	0.09	\$199,691.00	5.959	31.18	712
35.01 - 35.00 35.01 - 40.00	8	\$2,875,915.46	0.43	\$359,489.43	5.744	38,97	738
40.01 - 45.00	8	\$1,826,000.00	0.28	\$228,250.00	5.742	43.52	696
45.01 - 45.00	13	\$5,009,128.35	0.76	\$385,317.57	5,774	47.80	726
50.01 - 55.00	27	\$8,588,192.41	1.30	\$318,081.20	5.878	52,67	688
55.01 - 60.00	24	\$6,811,257.72	1.03	\$283,802.40	5.575	57.85	705
60.01 - 65.00	62	\$20,491,105.20	3.09	\$330,501.70	5.780	63.73	696
65.01 - 70.00	73	\$21,674,616.77	3.27	\$296,912.56	5.896	69,17	705
70.01 - 75.00	80	\$25,419,309.36	3.84	\$317,741.37	6.082	73.75	696
75.01 - 80.00	375	\$107,661,209.02	16.24	\$287,096.56	6.085	79.55	703
80.01 - 85.00	71	\$25,938,783.60	3.91	\$365,334.98	6.365	84.13	668
85.01 - 90.00	375	\$105,970,610.47	15.99	\$282,588.29	6.528	89.71	684
					6.396	94.78	699
	401	\$98 149 012 74	14.81				
90.01 - 95.00	401 877	\$98,149,012.74 \$230.864.275.11	14.81 34.83	\$244,760.63 \$263.243.19			
	401 877 2,402	\$98,149,012.74 \$230,864,275.11 \$662,761,389.21	34.83 100.00	\$244,700.63 \$263,243.19 \$275,920.64	6.024 6.162	99.95 88.46	704 698
90.01 - 95.00 95.01 - 100.00 Total:	877 2,402 Number of Loans	\$230,864,275.11 \$662,761,389.21 Aggregate Principal Balance as of Cut-off Date	34.83 100.00 % of Aggregate Principal Balance as of Cut-off Date	\$263,243.19	6.024 6.162 WA GROSS CPN	99.95 88.46 WA COMBLTV	704
90.01 - 95.00 95.01 - 100.00 Total: Owner Occupancy of Mortgage Loans	877 2,402 Number of Loans 1,865	\$230,864,275.11 \$662,761,389.21 Aggregate Principal Balance as of Cut-off Date \$555,101,339.68	34.83 100.00 % of Aggregate Principal Balance as of Cut-off Date 83.76	\$263,243.19 \$275,920.64 AVG CURRENT BALANCE \$297,641.79	6.024 6.162 WA GROSS CPN 6.081	99.95 88.46 WA COMBLTV 89.03	704 698 WA FICO 696
90.01 - 95.00 95.01 - 100.00 Total: Owner Occupancy of Mortgage Loans Owner Occupancy Primary Investment	877 2,402 Number of Loans 1,865 426	\$230,864,275.11 \$662,761,389.21 Aggregate Principal Balance as of Cut-off Date \$555,101,939.68 \$83,268,815.42	34.83 100.00 % of Aggregate Principal Balance as of Cut-off Date 83.76 12.56	\$263,243.19 \$275,920.64 AVG CURRENT BALANCE \$297,641.79 \$195,466.70	6.024 6.162 WA GROSS CPN 6.081 6.568	99.95 88.46 WA COMBLTV 89.03 84.38	704 698 WA FICO 696 712
90.01 - 95.00 95.01 - 100.00 Total: Owner Occupancy of Mortgage Loans Owner Occupancy Primary Investment Second Home	877 2,402 Number of Loans 1,865 426 111	\$230,864,275.11 \$662,761,389.21 Aggregate Principal Balance as of Cut-off Date \$555,101,939.68 \$83,268,815.42 \$24,390,634.11	34.83 100.00 % of Aggregate Principal Balance as of Cut-off Date 83.76 12.56 3.68	\$263,243.19 \$275,920.64 AVG CURRENT BALANCE \$297,641.79 \$195,466.70 \$219,735.44	6.024 6.162 WA GROSS CPN 6.081 6.558 6.627	99.95 88.46 WA COMBLTV 89.03 84.38 89.29	704 698 WA FICO 696 712 703
90.01 - 95.00 95.01 - 100.00 Total: Owner Occupancy of Mortgage Loans Owner Occupancy Primary Investment	877 2,402 Number of Loans 1,865 426	\$230,864,275.11 \$662,761,389.21 Aggregate Principal Balance as of Cut-off Date \$555,101,939.68 \$83,268,815.42	34.83 100.00 % of Aggregate Principal Balance as of Cut-off Date 83.76 12.56	\$263,243.19 \$275,920.64 AVG CURRENT BALANCE \$297,641.79 \$195,466.70	6.024 6.162 WA GROSS CPN 6.081 6.568	99.95 88.46 WA COMBLTV 89.03 84.38	704 698 WA FICO 696 712
90.01 - 95.00 95.01 - 100.00 Total: Owner Occupancy of Mortgage Loans Owner Occupancy Primary Investment Second Home Total:	877 2,402 Number of Loans 1,865 426 111	\$230,864,275.11 \$662,761,389.21 Aggregate Principal Balance as of Cut-off Date \$555,101,939.68 \$83,268,815.42 \$24,390,634.11	34.83 100.00 % of Aggregate Principal Balance as of Cut-off Date 83.76 12.56 3.68 100.00	\$263,243.19 \$275,920.64 AVG CURRENT BALANCE \$297,641.79 \$195,466.70 \$219,735.44	6.024 6.162 WA GROSS CPN 6.081 6.558 6.627	99.95 88.46 WA COMBLTV 89.03 84.38 89.29	704 698 WA FICO 696 712 703
90.01 - 95.00 95.01 - 100.00 Total: Owner Occupancy of Mortgage Loans Owner Occupancy Primary Investment Second Home	877 2,402 Number of Loans 1,865 426 111 2,402	\$230,864,275.11 \$662,761,389.21 Aggregate Principal Balance as of Cut-off Date \$555,101,339.68 \$83,268,815.42 \$24,390,634.11 \$662,761,389.21	% of Aggregate Principal Balance as of Cut-off Date 83.76 12.56 3.68 100.00	\$263,243.19 \$275,920.64 AVG CURRENT BALANCE \$297,641.79 \$195,466.70 \$219,735.44 \$275,920.64	6.024 6.162 WA GROSS CPN 6.081 6.568 6.627 6.162	99.95 88.46 WA COMBLTV 89.03 84.38 89.29 88.46	704 698 WA FICO 696 712 703
90.01 - 95.00 95.01 - 100.00 Total: Owner Occupancy of Mortgage Loans Owner Occupancy Primary Investment Second Home Total: Property Type of Mortgage Loans	877 2,402 Number of Loans 1,865 426 111 2,402	\$230,864,275.11 \$662,761,389.21 Aggregate Principal Balance as of Cut-off Date \$555,101,939.68 \$83,268,815.42 \$24,390,634.11 \$662,761,389.21	% of Aggregate Principal Balance as of Cut-off Date 83.76 12.56 3.68 100.00 % of Aggregate Principal Balance	\$263,243.19 \$275,920.64 AVG CURRENT BALANCE \$297,641.79 \$195,466.70 \$219,735.44 \$275,920.64 AVG CURRENT	6.024 6.162 WA GROSS CPN 6.081 6.568 6.627 6.162	99.95 88.46 WA COMBLTV 89.03 84.38 89.29 88.46	704 698 WA FICO 696 712 703 698
90.01 - 95.00 95.01 - 100.00 Total: Owner Occupancy of Mortgage Loans Owner Occupancy Primary Investment Second Home Total: Property Type of Mortgage Loans	877 2,402 Number of Loans 1,865 426 111 2,402 Number of Loans	\$230,864,275.11 \$662,761,389.21 Aggregate Principal Balance as of Cut-off Date \$555,101,939.68 \$83,268,815.42 \$24,390,634.11 \$662,761,389.21 Aggregate Principal Balance as of Cut-off Date	34.83 100.00 % of Aggregate Principal Balance as of Cut-off Date 83.76 12.56 3.68 100.00 % of Aggregate Principal Balance as of Cut-off Date	\$263,243.19 \$275,920.64 AVG CURRENT BALANCE \$297,641.79 \$195,466.70 \$219,735.44 \$275,920.64 AVG CURRENT BALANCE	6.024 6.162 WA GROSS CPN 6.081 6.568 6.627 6.162	99.95 88.46 WA COMBLTV 89.03 84.38 89.29 88.46	704 698 WA FICO 696 712 703 698
90.01 - 95.00 95.01 - 100.00 Total: Owner Occupancy of Mortgage Loans Owner Occupancy Primary Investment Second Home Total: Property Type of Mortgage Loans Property Types Single Family Residence	877 2,402 Number of Loans 1,865 426 111 2,402 Number of Loans 1,219	\$230,864,275.11 \$662,761,389.21 Aggregate Principal Balance as of Cut-off Date \$555,101,939.68 \$83,268,815.42 \$24,390,634.11 \$662,761,389.21 Aggregate Principal Balance as of Cut-off Date \$360,842,889.53	% of Aggregate Principal Balance as of Cut-off Date 83.76 12.56 3.68 100.00 % of Aggregate Principal Balance as of Cut-off Date 54.45	\$263,243.19 \$275,920.64 AVG CURRENT BALANCE \$297,641.79 \$195,466.70 \$219,735.44 \$275,920.64 AVG CURRENT BALANCE \$296,015.50	6.024 6.162 WA GROSS CPN 6.081 6.568 6.627 6.162 WA GROSS CPN 6.125	99.95 88.46 WA COMBLTV 89.03 84.38 89.29 88.46	704 698 WA FICO 696 712 703 698
90.01 - 95.00 95.01 - 100.00 Total: Owner Occupancy of Mortgage Loans Owner Occupancy Primary Investment Second Home Total: Property Type of Mortgage Loans Property Types Single Family Residence PUD	877 2,402 Number of Loans 1,865 426 111 2,402 Number of Loans 1,219 743	\$230,864,275.11 \$662,761,389.21 Aggregate Principal Balance as of Cut-off Date \$555,101,939.68 \$83,268,815.42 \$24,390,634.11 \$662,761,389.21 Aggregate Principal Balance as of Cut-off Date \$360,842,889.53 \$177,304,468.48	% of Aggregate Principal Balance as of Cut-off Date 83.76 12.56 3.68 100.00 % of Aggregate Principal Balance as of Cut-off Date 54.45 26.75	\$263,243.19 \$275,920.64 AVG CURRENT BALANCE \$297,641.79 \$195,466.70 \$219,735.44 \$275,920.64 AVG CURRENT BALANCE \$296,015.50 \$238,633.20	6.024 6.162 WA GROSS CPN 6.081 6.568 6.627 6.162 WA GROSS CPN 6.125 6.125	99.95 88.46 WA COMBLTV 89.03 84.38 89.29 88.46 WA COMBLTV 86.90 92.42	704 698 WA FICO 696 712 703 698 WA FICO 695 702
90.01 - 95.00 95.01 - 100.00 Total: Owner Occupancy of Mortgage Loans Owner Occupancy Primary Investment Second Home Total: Property Type of Mortgage Loans Property Types Single Family Residence PUD 2-4 Family	877 2,402 Number of Loans 1,865 426 111 2,402 Number of Loans 1,219 743 1156	\$230,864,275.11 \$662,761,389.21 Aggregate Principal Balance as of Cut-off Date \$555,101,939.68 \$83,268,815.42 \$24,390,634.11 \$662,761,389.21 Aggregate Principal Balance as of Cut-off Date \$360,842,889.53 \$177,304,468.48 \$51,079,906.69	34.83 100.00 % of Aggregate Principal Balance as of Cut-off Date 83.76 12.56 3.68 100.00 % of Aggregate Principal Balance as of Cut-off Date 54.45 26.75 7.71	\$263,243.19 \$275,920.64 AVG CURRENT BALANCE \$297,641.79 \$195,466.70 \$219,735,44 \$275,920.64 AVG CURRENT BALANCE \$296,015.50 \$238,633.20 \$327,435.30	6.024 6.162 WA GROSS CPN 6.081 6.568 6.627 6.162 WA GROSS CPN 6.125 6.125 6.134	99.95 88.46 WA COMBLTV 89.03 84.38 89.29 88.46 WA COMBLTV 86.90 92.42 83.58	704 698 WA FICO 696 712 703 698 WA FICO 695 702 684
90.01 - 95.00 95.01 - 100.00 Total: Owner Occupancy of Mortgage Loans Owner Occupancy Primary Investment Second Home Total: Property Type of Mortgage Loans Property Types Single Family Residence PUD	877 2,402 Number of Loans 1,865 426 111 2,402 Number of Loans 1,219 743	\$230,864,275.11 \$662,761,389.21 Aggregate Principal Balance as of Cut-off Date \$555,101,939.68 \$83,268,815.42 \$24,390,634.11 \$662,761,389.21 Aggregate Principal Balance as of Cut-off Date \$360,842,889.53 \$177,304,468.48	% of Aggregate Principal Balance as of Cut-off Date 83.76 12.56 3.68 100.00 % of Aggregate Principal Balance as of Cut-off Date 54.45 26.75	\$263,243.19 \$275,920.64 AVG CURRENT BALANCE \$297,641.79 \$195,466.70 \$219,735.44 \$275,920.64 AVG CURRENT BALANCE \$296,015.50 \$238,633.20	6.024 6.162 WA GROSS CPN 6.081 6.568 6.627 6.162 WA GROSS CPN 6.125 6.125	99.95 88.46 WA COMBLTV 89.03 84.38 89.29 88.46 WA COMBLTV 86.90 92.42	704 698 WA FICO 696 712 703 698 WA FICO 695 702
90.01 - 95.00 95.01 - 100.00 Total: Owner Occupancy of Mortgage Loans Owner Occupancy Primary Investment Second Home Total: Property Type of Mortgage Loans Property Types Single Family Residence PUD 2-4 Family Condo	877 2,402 Number of Loans 1,865 426 111 2,402 Number of Loans 1,219 743 156 284	\$230,864,275.11 \$662,761,389.21 Aggregate Principal Balance as of Cut-off Date \$555,101,939.68 \$83,268,815.42 \$24,390,634.11 \$662,761,389.21 Aggregate Principal Balance as of Cut-off Date \$360,842,889.53 \$177,304,468.48 \$51,079,906.69 \$73,534,124.51	% of Aggregate Principal Balance as of Cut-off Date 83.76 12.56 3.68 100.00 % of Aggregate Principal Balance as of Cut-off Date 54.45 26.75 7.71 11.10	\$263,243.19 \$275,920.64 AVG CURRENT BALANCE \$297,641.79 \$195,466.70 \$219,735.44 \$275,920.64 AVG CURRENT BALANCE \$296,015.50 \$238,633.20 \$327,435.30 \$258,922.97	6.024 6.162 WA GROSS CPN 6.081 6.568 6.627 6.162 WA GROSS CPN 6.125 6.156 6.534 6.101	99.95 88.46 WA COMBLTV 89.03 84.38 89.29 88.46 WA COMBLTV 86.90 92.42 83.58 89.95	704 698 WA FICO 696 712 703 698 WA FICO 695 702 684 711
90.01 - 95.00 95.01 - 100.00 Total: Owner Occupancy of Mortgage Loans Owner Occupancy Primary Investment Second Home Total: Property Type of Mortgage Loans Property Types Single Family Residence PUD 2-4 Family Condo Total:	877 2,402 Number of Loans 1,865 426 111 2,402 Number of Loans 1,219 743 156 284	\$230,864,275.11 \$662,761,389.21 Aggregate Principal Balance as of Cut-off Date \$555,101,939.68 \$83,268,815.42 \$24,390,634.11 \$662,761,389.21 Aggregate Principal Balance as of Cut-off Date \$360,842,889.53 \$177,304,468.48 \$51,079,906.69 \$73,534,124.51	% of Aggregate Principal Balance as of Cut-off Date 83.76 12.56 3.68 100.00 % of Aggregate Principal Balance as of Cut-off Date 54.45 26.75 7.71 11.10 100.00	\$263,243.19 \$275,920.64 AVG CURRENT BALANCE \$297,641.79 \$195,466.70 \$219,735.44 \$275,920.64 AVG CURRENT BALANCE \$296,015.50 \$238,633.20 \$327,435.30 \$258,922.97	6.024 6.162 WA GROSS CPN 6.081 6.568 6.627 6.162 WA GROSS CPN 6.125 6.156 6.534 6.101	99.95 88.46 WA COMBLTV 89.03 84.38 89.29 88.46 WA COMBLTV 86.90 92.42 83.58 89.95	704 698 WA FICO 696 712 703 698 WA FICO 695 702 684 711
90.01 - 95.00 95.01 - 100.00 Total: Owner Occupancy of Mortgage Loans Owner Occupancy Primary Investment Second Home Total: Property Type of Mortgage Loans Property Types Single Family Residence PUD 2-4 Family Condo Total: Loan Purpose of Mortgage Loans	877 2,402 Number of Loans 1,865 426 111 2,402 Number of Loans 1,219 743 156 284 2,402	\$230,864,275.11 \$662,761,389.21 Aggregate Principal Balance as of Cut-off Date \$555,101,939.68 \$83,268,815.42 \$24,390,634.11 \$662,761,389.21 Aggregate Principal Balance as of Cut-off Date \$360,842,889.53 \$177,304,468.48 \$51,079,906.69 \$73,534,124.51 \$662,761,389.21 Aggregate Principal	34.83 100.00 % of Aggregate Principal Balance as of Cut-off Date 83.76 12.56 3.68 100.00 % of Aggregate Principal Balance as of Cut-off Date 54.45 26.75 7.71 11.10 100.00 % of Aggregate Principal Balance	\$263,243.19 \$275,920.64 AVG CURRENT BALANCE \$297,641.79 \$195,466.70 \$219,735.44 \$275,920.64 AVG CURRENT BALANCE \$296,015.50 \$238,633.20 \$327,435.30 \$258,922.97 \$275,920.64 AVG CURRENT	6.024 6.162 WA GROSS CPN 6.081 6.568 6.627 6.162 WA GROSS CPN 6.125 6.156 6.534 6.101 6.162	99.95 88.46 WA COMBLTV 89.03 84.38 89.29 88.46 WA COMBLTV 86.90 92.42 83.58 89.95 88.46	704 698 WA FICO 696 712 703 698 WA FICO 695 702 684 711 698
90.01 - 95.00 95.01 - 100.00 Total: Owner Occupancy of Mortgage Loans Owner Occupancy Primary Investment Second Home Total: Property Type of Mortgage Loans Property Types Single Family Residence PUD 2-4 Family Condo Total: Loan Purpose of Mortgage Loans	877 2,402 Number of Loans 1,865 426 111 2,402 Number of Loans 1,219 743 156 284 2,402 Number of Loans	\$230,864,275.11 \$662,761,389.21 Aggregate Principal Balance as of Cut-off Date \$555,101,939.68 \$83,268,815.42 \$24,390,634.11 \$662,761,389.21 Aggregate Principal Balance as of Cut-off Date \$360,842,889.53 \$177,304,468.48 \$51,079,906.69 \$73,534,124.51 \$662,761,389.21 Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date 83.76 12.56 3.68 100.00 % of Aggregate Principal Balance as of Cut-off Date 54.45 26.75 7.71 11.10 100.00 % of Aggregate Principal Balance as of Cut-off Date	\$263,243.19 \$275,920.64 AVG CURRENT BALANCE \$297,641.79 \$195,466.70 \$219,735.44 \$275,920.64 AVG CURRENT BALANCE \$296,015.50 \$238,633.20 \$327,435.30 \$258,922.97 \$275,920.64 AVG CURRENT BALANCE	6.024 6.162 WA GROSS CPN 6.081 6.568 6.627 6.162 WA GROSS CPN 6.125 6.156 6.534 6.101 6.162	99.95 88.46 WA COMBLTV 89.03 84.38 89.29 88.46 WA COMBLTV 86.90 92.42 83.58 89.95 88.46	704 698 WA FICO 696 712 703 698 WA FICO 695 702 684 711 698
90.01 - 95.00 95.01 - 100.00 Total: Owner Occupancy of Mortgage Loans Owner Occupancy Primary Investment Second Home Total: Property Type of Mortgage Loans Property Types Single Family Residence PUD 2-4 Family Condo Total: Loan Purpose of Mortgage Loans	877 2,402 Number of Loans 1,865 426 111 2,402 Number of Loans 1,219 743 156 284 2,402 Number of Loans 560	\$230,864,275.11 \$662,761,389.21 Aggregate Principal Balance as of Cut-off Date \$555,101,939.68 \$83,268,815.42 \$24,390,634.11 \$662,761,389.21 Aggregate Principal Balance as of Cut-off Date \$360,842,889.53 \$177,304,468.48 \$51,079,906.69 \$73,3534,124.51 \$662,761,389.21 Aggregate Principal Balance as of Cut-off Date \$170,782,642.09	% of Aggregate Principal Balance as of Cut-off Date 83.76 12.56 3.68 100.00 % of Aggregate Principal Balance as of Cut-off Date 54.45 26.75 7.71 11.10 100.00 % of Aggregate Principal Balance as of Cut-off Date 54.45 26.75 7.71 25.77	\$263,243.19 \$275,920.64 AVG CURRENT BALANCE \$297,641.79 \$195,466.70 \$219,735.44 \$275,920.64 AVG CURRENT BALANCE \$296,015.50 \$238,633.20 \$327,435.30 \$258,922.97 \$275,920.64 AVG CURRENT BALANCE \$304,969.00	6.024 6.162 WA GROSS CPN 6.081 6.568 6.627 6.162 WA GROSS CPN 6.125 6.156 6.534 6.101 6.162 WA GROSS CPN 6.297	99.95 88.46 WA COMBLTV 89.03 84.38 89.29 88.46 WA COMBLTV 86.90 92.42 83.58 89.95 88.46	704 698 WA FICO 696 712 703 698 WA FICO 695 702 684 711 698
90.01 - 95.00 95.01 - 100.00 Total: Owner Occupancy of Mortgage Loans Owner Occupancy Primary Investment Second Home Total: Property Type of Mortgage Loans Property Types Single Family Residence PUD 2-4 Family Condo Total: Loan Purpose of Mortgage Loans	877 2,402 Number of Loans 1,865 426 111 2,402 Number of Loans 1,219 743 156 284 2,402 Number of Loans 1,219 743	\$230,864,275.11 \$662,761,389.21 Aggregate Principal Balance as of Cut-off Date \$555,101,939.68 \$83,268,815.42 \$24,390,634.11 \$662,761,389.21 Aggregate Principal Balance as of Cut-off Date \$360,842,889.53 \$177,304,468.48 \$51,079,906.69 \$73,534,124.51 \$662,761,389.21 Aggregate Principal Balance as of Cut-off Date \$170,782,642.09 \$456,549,469.26	% of Aggregate Principal Balance as of Cut-off Date 83.76 12.56 3.68 100.00 % of Aggregate Principal Balance as of Cut-off Date 54.45 26.75 7.71 11.10 100.00 % of Aggregate Principal Balance as of Cut-off Date 54.85 26.75 7.71 21.10 100.00	\$263,243.19 \$275,920.64 AVG CURRENT BALANCE \$297,641.79 \$195,466.70 \$219,735.44 \$275,920.64 AVG CURRENT BALANCE \$296,015.50 \$238,633.20 \$327,435.30 \$258,922.97 \$275,920.64 AVG CURRENT BALANCE \$304,969.00 \$263,444.59	6.024 6.162 WA GROSS CPN 6.081 6.568 6.627 6.162 WA GROSS CPN 6.125 6.156 6.534 6.101 6.162 WA GROSS CPN 6.156 6.534 6.101	99.95 88.46 WA COMBLTV 89.03 84.38 89.29 88.46 WA COMBLTV 86.90 92.42 83.58 89.95 88.46	704 698 WA FICO 696 712 703 698 WA FICO 695 702 684 711 698
90.01 - 95.00 95.01 - 100.00 Total: Owner Occupancy of Mortgage Loans Owner Occupancy Primary Investment Second Home Total: Property Type of Mortgage Loans Property Types Single Family Residence PUD 2-4 Family Condo Total: Loan Purpose of Mortgage Loans Loan Purpose Refinance - Cashout Purchase Refinance - Rate Term	877 2,402 Number of Loans 1,865 426 111 2,402 Number of Loans 1,219 743 156 284 2,402 Number of Loans 560	\$230,864,275.11 \$662,761,389.21 Aggregate Principal Balance as of Cut-off Date \$555,101,939.68 \$83,268,815.42 \$24,390,634.11 \$662,761,389.21 Aggregate Principal Balance as of Cut-off Date \$360,842,889.53 \$177,304,468.48 \$51,079,906.69 \$73,3534,124.51 \$662,761,389.21 Aggregate Principal Balance as of Cut-off Date \$170,782,642.09	% of Aggregate Principal Balance as of Cut-off Date 83.76 12.56 3.68 100.00 % of Aggregate Principal Balance as of Cut-off Date 54.45 26.75 7.71 11.10 100.00 % of Aggregate Principal Balance as of Cut-off Date 54.45 26.75 7.71 25.77	\$263,243.19 \$275,920.64 AVG CURRENT BALANCE \$297,641.79 \$195,466.70 \$219,735.44 \$275,920.64 AVG CURRENT BALANCE \$296,015.50 \$238,633.20 \$327,435.30 \$258,922.97 \$275,920.64 AVG CURRENT BALANCE \$304,969.00	6.024 6.162 WA GROSS CPN 6.081 6.568 6.627 6.162 WA GROSS CPN 6.125 6.156 6.534 6.101 6.162 WA GROSS CPN 6.297	99.95 88.46 WA COMBLTV 89.03 84.38 89.29 88.46 WA COMBLTV 86.90 92.42 83.58 89.95 88.46	704 698 WA FICO 696 712 703 698 WA FICO 695 702 684 711 698
90.01 - 95.00 95.01 - 100.00 Total: Owner Occupancy of Mortgage Loans Owner Occupancy Primary Investment Second Home Total: Property Type of Mortgage Loans Property Types Single Family Residence PUD 2-4 Family Condo Total:	877 2,402 Number of Loans 1,865 426 111 2,402 Number of Loans 1,219 743 156 284 2,402 Number of Loans 560 1,733 109	\$230,864,275.11 \$662,761,389.21 Aggregate Principal Balance as of Cut-off Date \$555,101,339.68 \$83,268,815.42 \$24,390,634.11 \$662,761,389.21 Aggregate Principal Balance as of Cut-off Date \$360,842,889.53 \$177,304,468.48 \$51,079,906.69 \$73,534,124.51 \$662,761,389.21 Aggregate Principal Balance as of Cut-off Date \$170,782,642.09 \$456,549,469.26 \$33,429,277.86	% of Aggregate Principal Balance as of Cut-off Date 83.76 12.56 3.68 100.00 % of Aggregate Principal Balance as of Cut-off Date 54.45 26.75 7.71 11.10 100.00 % of Aggregate Principal Balance as of Cut-off Date 55.45 26.75 7.71 11.10 100.00	\$263,243.19 \$275,920.64 AVG CURRENT BALANCE \$297,641.79 \$195,466.70 \$219,735.44 \$275,920.64 AVG CURRENT BALANCE \$296,015.50 \$238,633.20 \$327,435.30 \$227,435.30 \$275,920.64 AVG CURRENT BALANCE \$304,969.00 \$263,444.59 \$325,039.25	6.024 6.162 WA GROSS CPN 6.081 6.568 6.627 6.162 WA GROSS CPN 6.125 6.156 6.534 6.101 6.162 WA GROSS CPN 6.297 6.297 6.152 6.152 5.647	99.95 88.46 WA COMBLTV 89.03 84.38 89.29 88.46 WA COMBLTV 86.90 92.42 83.58 89.95 88.46 WA COMBLTV 78.43 92.94 79.02	704 698 WA FICO 696 712 703 698 WA FICO 695 702 684 711 698
90.01 - 95.00 95.01 - 100.00 Total: Owner Occupancy of Mortgage Loans Owner Occupancy Primary Investment Second Home Total: Property Type of Mortgage Loans Property Types Single Family Residence PUD 2-4 Family Condo Total: Loan Purpose of Mortgage Loans Loan Purpose Refinance - Cashout Purchase Refinance - Rate Term Total:	877 2,402 Number of Loans 1,865 426 111 2,402 Number of Loans 1,219 743 156 284 2,402 Number of Loans 560 1,733 109	\$230,864,275.11 \$662,761,389.21 Aggregate Principal Balance as of Cut-off Date \$555,101,339.68 \$83,268,815.42 \$24,390,634.11 \$662,761,389.21 Aggregate Principal Balance as of Cut-off Date \$360,842,889.53 \$177,304,468.48 \$51,079,906.69 \$73,534,124.51 \$662,761,389.21 Aggregate Principal Balance as of Cut-off Date \$170,782,642.09 \$456,549,469.26 \$33,429,277.86	% of Aggregate Principal Balance as of Cut-off Date 83.76 12.56 3.68 100.00 % of Aggregate Principal Balance as of Cut-off Date 54.45 26.75 7.71 11.10 100.00 % of Aggregate Principal Balance as of Cut-off Date 55.45 26.75 7.71 11.10 100.00	\$263,243.19 \$275,920.64 AVG CURRENT BALANCE \$297,641.79 \$195,466.70 \$219,735.44 \$275,920.64 AVG CURRENT BALANCE \$296,015.50 \$238,633.20 \$327,435.30 \$227,435.30 \$275,920.64 AVG CURRENT BALANCE \$304,969.00 \$263,444.59 \$325,039.25	6.024 6.162 WA GROSS CPN 6.081 6.568 6.627 6.162 WA GROSS CPN 6.125 6.156 6.534 6.101 6.162 WA GROSS CPN 6.297 6.297 6.152 6.152 5.647	99.95 88.46 WA COMBLTV 89.03 84.38 89.29 88.46 WA COMBLTV 86.90 92.42 83.58 89.95 88.46 WA COMBLTV 78.43 92.94 79.02	704 698 WA FICO 696 712 703 698 WA FICO 695 702 684 711 698
90.01 - 95.00 95.01 - 100.00 Total: Owner Occupancy of Mortgage Loans Owner Occupancy Primary Investment Second Home Total: Property Type of Mortgage Loans Property Types Single Family Residence PUD 2-4 Family Condo Total: Loan Purpose of Mortgage Loans Loan Purpose Refinance - Cashout Purchase Refinance - Rate Term Total:	877 2,402 Number of Loans 1,865 426 111 2,402 Number of Loans 1,219 743 156 284 2,402 Number of Loans 560 1,733 109	\$230,864,275.11 \$662,761,389.21 Aggregate Principal Balance as of Cut-off Date \$555,101,339.68 \$83,268,815.42 \$24,390,634.11 \$662,761,389.21 Aggregate Principal Balance as of Cut-off Date \$360,842,889.53 \$177,304,468.48 \$51,079,906.69 \$73,534,124.51 \$662,761,389.21 Aggregate Principal Balance as of Cut-off Date \$170,782,642.09 \$456,549,469.26 \$33,429,277.86	% of Aggregate Principal Balance as of Cut-off Date 83.76 12.56 3.68 100.00 % of Aggregate Principal Balance as of Cut-off Date 54.45 26.75 7.71 11.10 100.00 % of Aggregate Principal Balance as of Cut-off Date 55.35 100.00	\$263,243.19 \$275,920.64 AVG CURRENT BALANCE \$297,641.79 \$195,466.70 \$219,735.44 \$275,920.64 AVG CURRENT BALANCE \$296,015.50 \$238,633.20 \$327,435.30 \$227,435.30 \$275,920.64 AVG CURRENT BALANCE \$304,969.00 \$263,444.59 \$325,039.25	6.024 6.162 WA GROSS CPN 6.081 6.568 6.627 6.162 WA GROSS CPN 6.125 6.156 6.534 6.101 6.162 WA GROSS CPN 6.297 6.297 6.152 6.152 5.647	99.95 88.46 WA COMBLTV 89.03 84.38 89.29 88.46 WA COMBLTV 86.90 92.42 83.58 89.95 88.46 WA COMBLTV 78.43 92.94 79.02 88.46	704 698 WA FICO 696 712 703 698 WA FICO 695 702 684 711 698 WA FICO 671 706 721 698
90.01 - 95.00 95.01 - 100.00 Total: Owner Occupancy of Mortgage Loans Owner Occupancy Primary Investment Second Home Total: Property Type of Mortgage Loans Property Types Single Family Residence PUD 2-4 Family Condo Total: Loan Purpose of Mortgage Loans Loan Purpose Refinance - Cashout Purchase Refinance - Rate Term Total: Document Type of Mortgage Loans	877 2,402 Number of Loans 1,865 426 111 2,402 Number of Loans 1,219 743 156 284 2,402 Number of Loans 560 1,733 109 2,402	\$230,864,275.11 \$662,761,389.21 Aggregate Principal Balance as of Cut-off Date \$555,101,939.68 \$83,268,815.42 \$24,390,634.11 \$662,761,389.21 Aggregate Principal Balance as of Cut-off Date \$360,842,889.53 \$177,304,468.48 \$51,079,906.69 \$73,534,124.51 \$662,761,389.21 Aggregate Principal Balance as of Cut-off Date \$170,782,642.09 \$456,549,469.26 \$35,429,277.86 \$662,761,389.21	34.83 100.00 % of Aggregate Principal Balance as of Cut-off Date 83.76 12.56 3.68 100.00 % of Aggregate Principal Balance as of Cut-off Date 54.45 26.75 7.71 11.10 100.00 % of Aggregate Principal Balance as of Cut-off Date 54.45 26.75 7.71 10.00 % of Aggregate Principal Balance as of Cut-off Date 25.77 68.89 5.35 100.00	\$263,243.19 \$275,920.64 AVG CURRENT BALANCE \$297,641.79 \$195,466.70 \$219,735.44 \$275,920.64 AVG CURRENT BALANCE \$296,015.50 \$238,633.20 \$327,435.30 \$258,922.97 \$275,920.64 AVG CURRENT BALANCE \$304,969.00 \$263,444.59 \$325,039,25 \$275,920.64	6.024 6.162 WA GROSS CPN 6.081 6.568 6.627 6.162 WA GROSS CPN 6.125 6.156 6.534 6.101 6.162 WA GROSS CPN 6.297 6.152 5.647 6.162	99.95 88.46 WA COMBLTV 89.03 84.38 89.29 88.46 WA COMBLTV 86.90 92.42 83.58 89.95 88.46 WA COMBLTV 78.43 92.94 79.02 88.46	704 698 WA FICO 696 712 703 698 WA FICO 695 702 684 711 698 WA FICO 671 706 721 698
90.01 - 95.00 95.01 - 100.00 Total: Owner Occupancy of Mortgage Loans Owner Occupancy Primary Investment Second Home Total: Property Type of Mortgage Loans Property Types Single Family Residence PUD 2-4 Family Condo Total: Loan Purpose of Mortgage Loans Loan Purpose Refinance - Cashout Purchase Refinance - Rate Term Total: Document Type of Mortgage Loans	877 2,402 Number of Loans 1,865 426 111 2,402 Number of Loans 1,219 743 156 284 2,402 Number of Loans 560 1,733 109 2,402	\$230,864,275.11 \$662,761,389.21 Aggregate Principal Balance as of Cut-off Date \$555,101,939.68 \$83,268,815.42 \$24,390,634.11 \$662,761,389.21 Aggregate Principal Balance as of Cut-off Date \$360,842,889.53 \$177,304,468.48 \$51,079,906.69 \$73,3534,124.51 \$662,761,389.21 Aggregate Principal Balance as of Cut-off Date \$170,782,642.99 \$456,549,469.26 \$35,429,277.86 \$662,761,389.21	% of Aggregate Principal Balance as of Cut-off Date 83.76 12.56 3.68 100.00 % of Aggregate Principal Balance as of Cut-off Date 54.45 26.75 7.71 11.10 100.00 % of Aggregate Principal Balance as of Cut-off Date 55.35 100.00	\$263,243.19 \$275,920.64 AVG CURRENT BALANCE \$297,641.79 \$195,466.70 \$219,735.44 \$275,920.64 AVG CURRENT BALANCE \$296,015.50 \$238,633.20 \$327,435.30 \$258,922.97 \$275,920.64 AVG CURRENT BALANCE \$304,969.00 \$263,444.59 \$325,039.25 \$275,920.64 AVG CURRENT	6.024 6.162 WA GROSS CPN 6.081 6.568 6.627 6.162 WA GROSS CPN 6.125 6.156 6.534 6.101 6.162 WA GROSS CPN 6.125 6.156 6.534 6.101 6.162	99.95 88.46 WA COMBLTV 89.03 84.38 89.29 88.46 WA COMBLTV 86.90 92.42 83.58 89.95 88.46 WA COMBLTV 78.43 92.94 79.02 88.46	704 698 WA FICO 696 712 703 698 WA FICO 695 702 684 711 698
90.01 - 95.00 95.01 - 100.00 Total: Owner Occupancy of Mortgage Loans Owner Occupancy Primary Investment Second Home Total: Property Type of Mortgage Loans Property Types Single Family Residence PUD 2-4 Family Condo Total: Loan Purpose of Mortgage Loans Loan Purpose Refinance - Cashout Purchase Refinance - Rate Term Total: Document Type of Mortgage Loans	Number of Loans 1,865 426 111 2,402 Number of Loans 1,219 743 156 284 2,402 Number of Loans 500 2,402 Number of Loans 500 1,733 109 2,402	\$230,864,275.11 \$662,761,389.21 Aggregate Principal Balance as of Cut-off Date \$555,101,939.68 \$83,268,815.42 \$24,390,634.11 \$662,761,389.21 Aggregate Principal Balance as of Cut-off Date \$360,842,889.53 \$177,304,468.48 \$51,079,906.69 \$73,534,124.51 \$662,761,389.21 Aggregate Principal Balance as of Cut-off Date \$170,782,642.90 \$456,549,469.26 \$35,429,277.86 \$662,761,389.21 Aggregate Principal Balance as of Cut-off Date \$170,782,642.90 \$456,549,469.26 \$35,429,277.86 \$662,761,389.21	% of Aggregate Principal Balance as of Cut-off Date 83.76 12.56 3.68 100.00 % of Aggregate Principal Balance as of Cut-off Date 54.45 26.75 7.71 11.10 100.00 % of Aggregate Principal Balance as of Cut-off Date 55.45 26.75 7.71 100.00 % of Aggregate Principal Balance as of Cut-off Date 15.77 68.89 5.35 100.00 % of Aggregate Principal Balance as of Cut-off Date 18.44 65.25	\$263,243.19 \$275,920.64 AVG CURRENT BALANCE \$297,641.79 \$195,466.70 \$219,735.44 \$275,920.64 AVG CURRENT BALANCE \$296,015.50 \$238,633.20 \$327,435.30 \$258,922.97 \$275,920.64 AVG CURRENT BALANCE \$304,969.00 \$263,444.59 \$325,039.25 \$275,920.64 AVG CURRENT BALANCE \$243,445.36 \$283,941.20	6.024 6.162 WA GROSS CPN 6.081 6.568 6.627 6.162 WA GROSS CPN 6.125 6.156 6.534 6.101 6.162 WA GROSS CPN 6.297 6.152 5.647 6.162 WA GROSS CPN 6.297 6.152 5.647 6.162	99.95 88.46 WA COMBLTV 89.03 84.38 89.29 88.46 WA COMBLTV 86.90 92.42 83.58 89.95 88.46 WA COMBLTV 78.43 92.94 79.02 88.46 WA COMBLTV 89.17 89.17 89.95	704 698 WA FICO 696 712 703 698 WA FICO 695 702 684 711 698 WA FICO 671 706 721 698
90.01 - 95.00 95.01 - 100.00 Total: Owner Occupancy of Mortgage Loans Owner Occupancy Primary Investment Second Home Total: Property Type of Mortgage Loans Property Types Single Family Residence PUD 2-4 Family Condo Total: Loan Purpose of Mortgage Loans Loan Purpose Refinance - Cashout Purchase Refinance - Rate Term Total:	877 2,402 Number of Loans 1,865 426 111 2,402 Number of Loans 1,219 743 156 284 2,402 Number of Loans 560 1,733 109 2,402 Number of Loans 502	\$230,864,275.11 \$662,761,389.21 Aggregate Principal Balance as of Cut-off Date \$555,101,939.68 \$83,268,815.42 \$24,390,634.11 \$662,761,389.21 Aggregate Principal Balance as of Cut-off Date \$360,842,889.53 \$177,304,468.48 \$51,079,906.69 \$73,534,124.51 \$662,761,389.21 Aggregate Principal Balance as of Cut-off Date \$170,782,642.09 \$456,549,469.26 \$35,429,277.86 \$662,761,389.21 Aggregate Principal Balance as of Cut-off Date \$122,209,569.84	% of Aggregate Principal Balance as of Cut-off Date 83.76 12.56 3.68 100.00 % of Aggregate Principal Balance as of Cut-off Date 54.45 26.75 7.71 11.10 100.00 % of Aggregate Principal Balance as of Cut-off Date 55.77 68.89 5.35 100.00 % of Aggregate Principal Balance as of Cut-off Date 18.44	\$263,243.19 \$275,920.64 AVG CURRENT BALANCE \$297,641.79 \$195,466.70 \$219,735.44 \$275,920.64 AVG CURRENT BALANCE \$296,015.50 \$238,633.20 \$327,435.30 \$258,922.97 \$275,920.64 AVG CURRENT BALANCE \$304,969.00 \$263,444.59 \$325,039.25 \$275,920.64 AVG CURRENT BALANCE \$304,969.00 \$263,444.59 \$325,039.25 \$275,920.64	6.024 6.162 WA GROSS CPN 6.081 6.568 6.627 6.162 WA GROSS CPN 6.125 6.156 6.534 6.101 6.162 WA GROSS CPN 6.297 6.152 5.647 6.162 WA GROSS CPN 6.297 6.152 5.858	99.95 88.46 WA COMBLTV 89.03 84.38 89.29 88.46 WA COMBLTV 86.90 92.42 83.58 89.95 88.46 WA COMBLTV 78.43 92.94 79.02 88.46	704 698 WA FICO 696 712 703 698 WA FICO 695 702 684 711 698 WA FICO 671 706 721 698
90.01 - 95.00 95.01 - 100.00 Total: Owner Occupancy of Mortgage Loans Owner Occupancy Primary Investment Second Home Total: Property Type of Mortgage Loans Property Types Single Family Residence PUD 2-4 Family Condo Total: Loan Purpose of Mortgage Loans Loan Purpose Refinance - Cashout Purchase Refinance - Rate Term Total: Document Type of Mortgage Loans	Number of Loans 1,865 426 111 2,402 Number of Loans 1,219 743 156 284 2,402 Number of Loans 500 2,402 Number of Loans 500 1,733 109 2,402	\$230,864,275.11 \$662,761,389.21 Aggregate Principal Balance as of Cut-off Date \$555,101,939.68 \$83,268,815.42 \$24,390,634.11 \$662,761,389.21 Aggregate Principal Balance as of Cut-off Date \$360,842,889.53 \$177,304,468.48 \$51,079,906.69 \$73,534,124.51 \$662,761,389.21 Aggregate Principal Balance as of Cut-off Date \$170,782,642.90 \$456,549,469.26 \$35,429,277.86 \$662,761,389.21 Aggregate Principal Balance as of Cut-off Date \$170,782,642.90 \$456,549,469.26 \$35,429,277.86 \$662,761,389.21	% of Aggregate Principal Balance as of Cut-off Date 83.76 12.56 3.68 100.00 % of Aggregate Principal Balance as of Cut-off Date 54.45 26.75 7.71 11.10 100.00 % of Aggregate Principal Balance as of Cut-off Date 55.45 26.75 7.71 100.00 % of Aggregate Principal Balance as of Cut-off Date 15.77 68.89 5.35 100.00 % of Aggregate Principal Balance as of Cut-off Date 18.44 65.25	\$263,243.19 \$275,920.64 AVG CURRENT BALANCE \$297,641.79 \$195,466.70 \$219,735.44 \$275,920.64 AVG CURRENT BALANCE \$296,015.50 \$238,633.20 \$327,435.30 \$258,922.97 \$275,920.64 AVG CURRENT BALANCE \$304,969.00 \$263,444.59 \$325,039.25 \$275,920.64 AVG CURRENT BALANCE \$243,445.36 \$283,941.20	6.024 6.162 WA GROSS CPN 6.081 6.568 6.627 6.162 WA GROSS CPN 6.125 6.156 6.534 6.101 6.162 WA GROSS CPN 6.297 6.152 5.647 6.162 WA GROSS CPN 6.297 6.152 5.647 6.162	99.95 88.46 WA COMBLTV 89.03 84.38 89.29 88.46 WA COMBLTV 86.90 92.42 83.58 89.95 88.46 WA COMBLTV 78.43 92.94 79.02 88.46 WA COMBLTV 89.17 89.17 89.95	704 698 WA FICO 696 712 703 698 WA FICO 695 702 684 711 698 WA FICO 671 706 721 698

			% of Aggregate				
	Number of	Aggregate Principal	Principal Balance	AVG CURRENT	WA GROSS	WA	
Product Type	Loans	Balance as of Cut-off Date	as of Cut-off Date	BALANCE_	CPN	COMBLTV	WA FICO
10/6 MONTH LIBOR -120 MONTH IO	34	\$11,477,458.00	1.73	\$337,572.29	5.671	80,75	754
2/6 MONTH LIBOR - 60 MONTH IO	116	\$35,944,676.00	5.42	\$309,867.90	6.465	84.52	656
2/6 MONTH LIBOR -120 MONTH IO	683	\$191,848,931.00	28.95	\$280,891.55	6.126	92.32	692
3/6 MONTH LIBOR - 24 MONTH IO	I	\$300,667.00	0.05	\$300,667.00	5.875	80.00	741
3/6 MONTH LIBOR - 60 MONTH IO	22	\$6,717,954.00	1.01	\$305,361.55	6.382	85.82	681
3/6 MONTH LIBOR -120 MONTH IO	112	\$32,232,351.00	4.86	\$287,788.85	5.980	85.92	716
5/6 MONTH LIBOR	58	\$13,659,992.32	2.06	\$235,517.11	6.269	80.28	705
5/6 MONTH LIBOR - 36 MONTH IO	2	\$584,65 0.00	0.09	\$292,325.00	5.991	94.80	664
5/6 MONTH LIBOR - 60 MONTH IO	118	\$43,752,175.00	6.60	\$370,781.14	6.079	88.98	707
5/6 MONTH LIBOR -120 MONTH IO	833	\$205,436,290.00	31.00	\$246,622.20	6.152	88.97	710
6 MONTH LIBOR	6	\$1,859,149.62	0.28	\$309,858.27	6.013	82.34	695
6 MONTH LIBOR - 60 MONTH IO	10	\$3,130,261.00	0.47	\$313,026.10	5.552	80.95	706
6 MONTH LIBOR -120 MONTH IO	80	\$27,196,974.00	4.10	\$339,962.18	5.713	84.81	712
7/6 MONTH LIBOR	8	\$2,122,914.66	0.32	\$265,364.33	5.810	79.88	754
7/6 MONTH LIBOR - 84 MONTH IO	16	\$5,792,150.00	0.87	\$362,009.38	5.699	87.07	724
7/6 MONTH LIBOR -120 MONTH IO	48	\$17,400,956.00	2.63	\$362,519.92	5.773	83.85	734
ARM - 2 Year/6 Month	197	\$46,259,160.45	6.98	\$234,818.07	6.805	85.27	648
ARM - 3 Year/6 Month	30	\$7,342,679.17	1.11	\$244,755.97	6.639	79.80	673
Interest Only - ARM - 2 Year/6 Month	8	\$2,427,350.00	0.37	\$303,418.75	6.479	91.55	706
Interest Only - ARM - 3 Year/6 Month	20	\$7,274,650.00	1.10	\$363,732.50_	6.319	90.31	684
Total:	2,402	\$662,761,389.21	100.00	\$275,920.64	6.162	88.46	698

Geographical Distribution of Mortgages Loans

			% of Aggregate				
	Number of	Aggregate Principal	Principal Balance	AVG CURRENT	WA GROSS	WA	
State	Loans	Balance as of Cut-off Date	as of Cut-off Date	BALANCE	CPN	COMBLTV	WA FICO
California	944	\$339,847,005.42	51.28	\$360,007.42	5.986	87.61	701
Georgia	460	\$84,684,477.98	12.78	\$184,096.69	5.872	93.24	718
New Jersey	171	\$50,238,972.87	7.58	\$293,795.16	6.683	86.00	672
Other	827	\$187,990,932.93	28.36	\$227,316.73	6.472	88.49	690
Total:	2,402	\$662,761,389.21	100.00	\$275,920.64	6.162	88.46	698

Prepay Penalty for Mortgage Loans

		% of Aggregate							
	Number of	Aggregate Principal	Principal Balance	AVG CURRENT	WA GROSS	WA			
Prepay Penalty	Loans	Balance as of Cut-off Date	as of Cut-off Date	BALANCE	CPN	COMBLTV	WA FICO		
No Prepay Penalty	640	\$194,885,058.86	29.41	\$304,507.90	6.434	86.62	692		
Prepay Penalty	1,762	\$467,876,330.35	70.59	\$265,537.08	6.049	89.22	701		
Total:	2,402	\$662,761,389,21	100.00	\$275,920.64	6.162	88.46	698		

Prepay Term for Mortgage Loans

Prepay Term	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
0	640	\$194,885,058.86	29.41	\$304,507.90	6.434	86.62	692
6	26	\$9,478,893.25	1.43	\$364,572.82	5.976	76.76	736
12	167	\$56,895,939.52	8.58	\$340,694.25	6.118	85.96	701
24	801	\$215,769,379.64	32.56	\$269,375.01	6.102	90.68	691
36	595	\$142,210,036,27	21.46	\$239,008.46	6.032	89.67	703
60	173	\$43,522,081.66	6.57	\$251,572.73	5.771	87.50	729
Total:	2,402	\$662,761,389,21	100.00	\$275,920.64	6.162	88.46	698

Fice Scores of Mortgage Loans

Fico Scores	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN_	WA COMBLTY	WA FICO
520 - 539	1	\$255,122.10	0.04	\$255,122.10	8.950	80,00	524
540 - 559	3	\$975,227,31	0.15	\$325,075.77	7.047	76.83	552
560 - 579	4	\$1,161,379.82	0.18	\$290,344.96	6.609	77.25	575
580 - 599	52	\$12,627,368.30	1.91	\$242,834.01	6.942	83.05	589
600 - 619	63	\$18,557,800.35	2.80	\$294,568.26	6.833	83.80	608
620 - 639	206	\$52,101,453.68	7.86	\$252,919.68	6,624	89.10	629
640 - 659	266	\$70,805,437.81	10,68	\$266,185.86	6.343	88.58	650
660 - 679	311	\$90,207,821.34	13.61	\$290,057.30	6.247	89.97	670
680 - 699	362	\$101,008,200.98	15.24	\$279,028.18	6.132	89.45	688
700 - 719	296	\$87,933,577.24	13.27	\$297,072.90	6.056	88.73	709
720 - 739	270	\$74,908,112,05	11.30	\$277,437.45	5.920	88.04	729
740 - 759	237	\$61,734,304.48	9.31	\$260,482.30	5.979	89.06	749
760 - 779	186	\$50,380,657.00	7.60	\$270,863.75	5,846	87.74	769
780 - 799	111	\$31,263,600.84	4.72	\$281,654.06	5.873	85.92	788
800 +	34	\$8,841,325.92	1.33	\$260,039.00	5.927	87.10	808
Total:	2,402	\$662,761,389.21	100.00	\$275,920.64	6.162	88.46	698

^{**} For ARM loans please break out 2/28, 3/27, 5/25 by percentage
** For IO loans please include length of ammortization term and fixed rate term (2yr, 3yr, 5yr, 10yr)

Original Principal Balances of Mortgage Loans

				% of Aggregate				
		Number of	Aggregate Original	Principal Balance as	AVG CURRENT	WA GROSS	WA	
Range (\$)		Loans	Principal Balance	of Cut-off Date	BALANCE	CPN	COMBLTV	WA FICO
25,000,01 -	50,000.00	15	\$664,275.00	0.16	\$44,285.00	7.146	69.68	709
50,000.01 -	75,000.00	51	\$3,387,186.00	0.83	\$66,415.41	6.897	81.11	706
75,000.01 - 1	00,000,00	109	\$9,620,240.00	2.35	\$88,259.08	6.659	80.12	697
100,000.01 -	125,000.00	195	\$22,085,385.00	5.39	\$113,258.38	6.627	84.77	703
125,000.01 -	150,000.00	169	\$23,272,723.00	5.68	\$137,708.42	6.532	80.03	704
150,000.01 -	175,000.00	136	\$21,979,649.00	5.36	\$161,615.07	6.504	80.38	700
175,000.01 - 2	200,000.00	122	\$22,876,556.00	5.58	\$187,512.75	6.408	78.31	689
200,000.01 - 2	225,000.00	110	\$23,348,781.00	5.69	\$212,261.65	6.369	79.41	690
225,000.01 - 3	250,000.00	72	\$17,245,747.00	4.21	\$239,524.26	6.310	75.75	701
250,000.01 -	275,000.00	82	\$21,492,972.00	5.24	\$262,109.41	6.434	79.53	700
275,000.01 - 3	300,000.00	7 7	\$22,198,709.00	5.41	\$288,294.92	6.249	75.48	705
300,000.01 -	333,700,00	62	\$19,645,860.00	4.79	\$316,868,71	6.195	76.71	709
333,700,01 - 3	350,000.00	36	\$12,337,720.00	3.01	\$342,714.44	6.164	76.18	701
350,000.01 -	600,000.00	283	\$124,488,340.00	30.36	\$439,888.13	6.174	77.80	706
600,000.01 - 1,	,000,000,000	63	\$48,293,939.00	11.78	\$766,570.46	6.078	71.40	722
1,000,000,01 >		11	\$17,085,900.00	4.17	\$1,553,263.64	5.667	59.16	729
Total:		1,593	\$410,023,982.00	100.00	\$257,391.07	6.271	76.88	706

Principal Balances of Mortgage Loans as of Cutoff Date

			% of Aggregate				
	Number of	Aggregate Principal	Principal Balance as	AVG CURRENT	WA GROSS	WA	
Range (\$)	Loans	Balance as of Cut-off Date	of Cut-off Date	BALANCE	CPN	COMBLTV	WA FICO
25,000.01 - 50,000.00	15	\$661,350.97	0.16	\$44,090.06	7.143	69.66	709
50,000.01 - 75,000.00	52	\$3,449,247.15	0.84	\$66,331.68	6.875	81.09	707
75,000.01 - 100,000.00	108	\$9,505,99 9.90	2.32	\$88,018.52	6.665	80.13	697
100,000.01 - 125,000.00	195	\$22,018,056.89	5.38	\$112,913.11	6.627	84.78	703
125,000.01 - 150,000.00	170	\$23,350,537.98	5.71	\$137,356.11	6.544	80.12	704
150,000,01 - 175,000.00	142	\$22,989,673.55	5,62	\$161,899.11	6.519	80.63	700
175,000.01 - 200,000.00	117	\$21,970,378.17	5.37	\$187,781.01	6.367	78.13	688
200,000.01 - 225,000.00	110	\$23,331,783.88	5.70	\$212,107.13	6.387	78.98	691
225,000,01 - 250,000.00	70	\$16,739,905.56	4.09	\$239,141.51	6.293	76.04	702
250,000,01 - 275,000.00	86	\$22,536,013.16	5.51	\$262,046.66	6.425	79.54	698
275,000.01 - 300,000.00	74	\$21,328,126.71	5.21	\$288,217.93	6.239	74.84	707
300,000,01 - 333,700.00	65	\$20,617,880.12	5.04	\$317,198.16	6.207	76.95	708
333,700.01 - 350,000.00	35	\$12,018,547.30	2.94	\$343,387.07	6,158	76.53	704
350,000,01 - 600,000.00	280	\$123,145,624.23	30.11	\$439,805.80	6,173	77.83	706
600,000.01 - 1,000,000.00	63	\$48,242,511.03	11.80	\$765,754.14	6.078	71.40	722
1,000,000.01 >==	11	\$17,070,978.62	4.17	\$1,551,907.15	5.667	59.17	729
Total:	1,593	\$408,976,615.23	100.00	\$256,733,59	6.271	76.89	706

Current Mortgage Rates of Mortgage Loans

Mortgage Rates (%)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
4.500 - 4.999	2	\$2,184,105.85	0.53	\$1,092,052.93	4.767	76.50	760
5,000 - 5,499	48	\$21,008,982.02	5.14	\$437,687.13	5.188	61.99	737
5,500 - 5,999	387	\$125,631,013.79	30.72	\$324,627.94	5.794	70,10	720
6.000 - 6.499	467	\$120,234,061.43	29.40	\$257,460.52	6.215	77.05	704
6.500 - 6.999	432	\$92,443,441.35	22.60	\$213,989.45	6.662	83.46	689
7.000 - 7.499	129	\$26,931,590.15	6,59	\$208,772.02	7.173	87.47	695
7.500 - 7.999	97	\$15,205,622.00	3.72	\$156,758.99	7.674	87.78	686
8.000 - 8.499	21	\$3,955,232.47	0.97	\$188,344,40	8,114	94.29	668
8.500 - 8.999	8	\$1,222,569.19	0.30	\$152,821.15	8.713	89.89	656
10.000 - 10.499	1	\$133,963.52	0.03	\$133,963.52	10.000	95.00	656
12.000 - 12.499	1	\$26,033.45	0,01	\$26,033.45	12.000	90,00	631
Total:	1,593	. \$408,976,615.23	100.00	\$256,733.59	6.271	76.89	706

Original Term to Maturity of Mortgage Loans

		% of Aggregate							
	Number of	Aggregate Principal	Principal Balance as	AVG CURRENT	WA GROSS	WA			
Original Term (mos)	Loans	Balance as of Cut-off Date	of Cut-off Date	BALANCE	CPN	COMBLTV	WA FICO		
180	68	\$16,154,584.84	3.95	\$237,567.42	5.709	62,77	707		
240	14	\$3,761,581.50	0.92	\$268,684.39	5,996	59.72	682		
360	1,511	\$389,060,448.88	95.13	\$257,485.41	6.297	77.64	706		
Total:	1,593	\$408.976.615.23	100.00	\$256,733,59	6.271	76.89	706		

Stated Remaining Term to Maturity of Mortgage Loans

			% of Aggregate				
	Number of	Aggregate Principal	Principal Balance as	AVG CURRENT	WA GROSS	WA	
Remaining Term (mos)	Loans	Balance as of Cut-off Date	of Cut-off Date	BALANCE	CPN	COMBLTV	WA FICO
121 - 180	68	\$16,154,584.84	3.95	\$237,567.42	5,709	62.77	707
181 - 240	14	\$3,761,581.50	0.92	\$268,684.39	5.996	59.72	682
301 - 360	1,511	\$389,060,448.88	95.13	\$257,485.41	6.297	77.64	706
Total:	1,593	\$408,976,615,23	100.00	\$256,733,59	6.271	76.89	706

			20 Ot Walking are				
	Number of	Aggregate Principal	Principal Balance as	AVG CURRENT	WA GROSS	WA	
Mortgage Insurance	Loans	Balance as of Cut-off Date	of Cut-off Date	BALANCE	CPN	COMBLTV	WA FICO
GEMICO	12	\$2,014,838.90	0.49	\$167,903.24	6.898	91.506	699.196
MGIC	5	\$942,206.60	0.23	\$188,441.32	6.611	89.713	706.299
No MI	1,472	\$387,232,805.10	94.68	\$263,065.76	6.238	76.032	705.491
PMI Mortgage Insurance	26	\$5,550,346.97	1.36	\$213,474.88	6.926	91.287	712.416
Radian Guaranty	17	\$2,737,739.64	0.67	\$161,043.51	6.911	89.721	686.442
Republic Mortgage Insurance	3	\$489,246.00	0.12	\$163,082.00	7.690	91.536	718.955
Triad Guaranty Insurance Co.	5	\$697,384.62	0.17	\$139,476.92	7.476	92.837	731.502
United Guaranty	53	\$9,312,047.39	2,28	\$175,699.01	6.730	93.625	714.243
Total:	1,593	\$408,976,615.23	100.00	\$256,733.59	6.271	76.89	706

			™ 01 Aggregate					
	Number of	Aggregate Principal	Principal Balance as	AVG CURRENT	WA GROSS	₩A		
Lien	Loans	Balance as of Cut-off Date	of Cut-off Date	BALANCE	CPN	COMBLTV	WA FICO	
1st Lien	1,593	\$408,976,615.23	100.00	\$256,733.59	6.271	76.89	706	
Totals	1.593	\$408 976 615 23	100.00	\$256 733 50	6 271	76.90	704	

			% of Aggregate				
	Number of	Aggregate Principal	Principal Balance as	AVG CURRENT	WA GROSS	WA	
Seasoning(mos)	Loans	Balance as of Cut-off Date	of Cut-off Date	BALANCE	CPN	COMBLTV	WA FICO
1	314	\$90,408,608.00	22.11	\$287,925.50	6.018	74.89	714
2	462	\$116,848,490.44	28.57	\$252,918.81	6,285	77.42	705
3	584	\$147,339,245.77	36.03	\$252,293.23	6.315	77.64	702
4	200	\$48,941,201.98	11.97	\$244,706.01	6.536	76.68	702
5	30	\$5,170,112.58	1.26	\$172,337.09	6.548	80.19	712
6	2	\$154,296.69	0.04	\$77,148.35	6.366	82.76	679
7	11	\$114,659.77	0.03	\$114,659.77	8.400	70.24	533
Total:	1,593	\$408,976,615.23	100.00	\$256,733.59	6.271	76.89	706

Combined Loan-to-Value Ratios of Mortgage Loans

	Number of	Aggregate Principal	% of Aggregate Principal Balance as	AVG CURRENT	WA GROSS	WA	
Combined LTVs	Loans	Balance as of Cut-off Date		BALANCE	CPN	COMBLTV	WA FICO
<= 25.00	14	\$2,649,165.14	0.65	\$189,226.08	6.570	17,37	696
25.01 - 30.00	13	\$1,698,092.47	0.42	\$130,622.50	5.889	27.09	713
30.01 - 35.00	16	\$3,607,554.68	0.88	\$225,472.17	5.918	32.91	689
35.01 - 40.00	24	\$4,991,827.58	1.22	\$207,992,82	5.905	37.76	717
40.01 - 45.00	37	\$10,340,798.43	2.53	\$279,481.04	5.923	42.85	711
45.01 - 50.00	54	\$11,300,782.65	2.76	\$209,273.75	5.934	47,47	722
50.01 - 55.00	51	\$17,500,858.59	4.28	\$343,154.09	5.904	52.74	732
55,01 - 60.00	78	\$24,802,578.85	6.06	\$317,981.78	5.920	58.03	694
60,01 - 65.00	113	\$37,984,796.33	9.29	\$336,148.64	5,895	63,54	707
65.01 - 70.00	79	\$24,408,725.26	5.97	\$308,971.21	6.205	68.88	706
70.01 - 75.00	81 .	\$25,467,326.29	6.23	\$314,411.44	6.195	73.21	708
75.01 - 80.00	317	\$94,328,930.40	23.06	\$297,567.60	6.274	79.40	704
80.01 - 85.00	25	\$8,528,566.50	2.09	\$341,142.66	6.433	84.39	662
85.01 - 90.00	149	\$37,499,850.34	9.17	\$251,676.85	6.569	89.55	707
90.01 - 95.00	190	\$39,063,824.79	9.55	\$205,599.08	6.701	94.75	704
95.01 - 100.00	352	\$64,802,936.92	15.85	\$184,099.25	6.481	99.93	707
Total:	1,593	\$408,976,615.23	100.00	\$256,733.59	6.271	76.89	706

Owner Occupancy of Mortgage Loans

			% of Aggregate				
	Number of	Aggregate Principal	Principal Balance as	AVG CURRENT	WA GROSS	WA	
Owner Occupancy	Loans	Balance as of Cut-off Date	of Cut-off Date	BALANCE	CPN	COMBLTV	WA FICO
Primary	1,275	\$343,857,080.43	84.08	\$269,691.83	6.206	77.01	705
Investment	253	\$49,980,511.16	12.22	\$197,551.43	6.587	74.44	715
Second Home	65	\$15,139,023.64	3.70	\$232,908.06	6.708	82.14	701
Total:	1,593	\$408,976,615,23	100.00	\$256,733,59	6.271	76.89	706

Property Type of Mortgage Loans

			% of Aggregate				
	Number of	Aggregate Principal	Principal Balance as	AVG CURRENT	WA GROSS	WA	
Property Types	Loans	Balance as of Cut-off Date	of Cut-off Date	BALANCE	CPN	COMBLTV	WA FICO
Single Family Residence	997	\$266,781,818.60	65.23	\$267,584.57	6.219	75.13	704
PUD	388	\$86,769,253.20	21.22	\$223,632.10	6.354	83.82	707
2-4 Family	115	\$37,028,361.82	9.05	\$321,985.75	6.346	70.54	712
Condo	93	\$18,397,181.61	4.50	\$197,819.16	6.487	82.41	709
Total:	1,593	\$408,976,615.23	100.00	\$256,733.59	6.271	76,89	706

Loan Purpose of Mortgage Loans

			% of Aggregate			•	
	Number of	Aggregate Principal	Principal Balance as	AVG CURRENT	WA GROSS	WA	
Loan Purpose	Loans	Balance as of Cut-off Date	of Cut-off Date	BALANCE	CPN	COMBLTV	WA FICO
Refinance - Cashout	637	\$193,996,736.82	47.43	\$304,547.47	6.188	68.46	696
Purchase	806	\$171,817,442.85	42.01	\$213,173.01	6,421	87.67	716
Refinance - Rate Term	150	\$43,162,435.56	10,55	\$287,749.57	6.047	71.84	710
Tatala	1.593	\$408 976 61\$ 23	100.00	\$256 733 50	6 271	76.80	706

Document Type of Mortgage Loans

			% of Aggregate				
	Number of	Aggregate Principal	Principal Balance as	AVG CURRENT	WA GROSS	WA	
Document Type	Loans	Balance as of Cut-off Date	of Cut-off Date	BALANCE	CPN	COMBLTV	WA FICO
Full Documentation	422	\$110,229,959.69	26.95	\$261,208.44	6.167	80.78	714
Stated Documentation	722	\$189,218,123.44	46.27	\$262,074.96	6.298	79.21	701
No Income No Asset	339	\$76,377,195.29	18.68	\$225,301.46	6.285	65,66	704
No Ratio	110	\$33,151,336.80	8.11	\$301,375.79	6.431	76.55	709
Total:	1,593	\$408,976,615.23	100,00	\$256,733.59	6.271	76.89	706

Product Type of Mortgage Loans

			% of Aggregate				
	Number of	Aggregate Principal	Principal Balance as	AVG CURRENT	WA GROSS	WA	
Product Type	Loans	Balance as of Cut-off Date	of Cut-off Date	BALANCE	CPN	COMBLTV	WA FICO
15YR FXD -120 MONTH IO	1	\$1,880,000.00	0,46	\$1,880,000.00	4.750	80.00	755
30YR FXD - 60 MONTH IO	11	\$3,783,160.00	0.93	\$343,923.64	6.294	82.66	670
30YR FXD -120 MONTH IO	804	\$226,343,671.00	55.34	\$281,521.98	6.301	79.32	708
Fixed Rate Loans	777	\$176,969,784.23	43.27	\$227,760.34	6.249	73.61	703
Total:	1,593	\$408,976,615.23	100.00	\$256,733.59	6,271	76,89	706

** For ARM loans please break out 2/28, 3/27, 5/25 by percentage.
** For IO loans please include length of ammortization term and fixed rate term (2yr, 3yr, 5yr, 10yr)

Geographical Distribution of Mortgages Loans

			% of Aggregate				
	Number of	Aggregate Principal	Principal Balance as	AVG CURRENT	WA GROSS	WA	
State	Loans	Balance as of Cut-off Date	of Cut-off Date	BALANCE	CPN	COMBLTV	WA FICO
California	498	\$166,878,668.84	40,80	\$335,097.73	5.979	69.75	712
Georgia	308	\$62,165,875.74	15.20	\$201,837.26	6.231	88.32	717
New York	128	\$45,015,687.69	11,01	\$351,685.06	6.407	74.38	689
Other	659	\$134,916,382.96	32.99	\$204,728.96	6.605	81.28	698
Total:	1,593	\$408,976,615.23	100,00	\$256,733.59	6.271	76.89	706

Prepay Penalty for Mortgage Loans

			% of Aggregate				
	Number of	Aggregate Principal	Principal Balance as	AVG CURRENT	WA GROSS	WA	
Prepay Penalty	Loans	Balance as of Cut-off Date	of Cut-off Date	BALANCE	CPN	COMBLTV	WA FICO
No Prepay Penalty	444	\$112,625,332.41	27.54	\$253,660.66	6.448	76.23	705
Prepay Penalty	1,149	\$296,351,282.81	72.46	\$257,921.05	6.204	77.13	706
Total:	1,593	\$408,976,615.23	100.00	\$256,733.59	6.271	76.89	706

Prepay Term for Mortgage Loans

	Number of	American Principal	% of Aggregate	AUC CUMBENT	WA CROSS	337.4	
Prepay Term	Number of Loans	Aggregate Principal Balance as of Cut-off Date	Principal Balance as of Cut-off Date	BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
0	444	\$112,625,332.41	27.54	\$253,660.66	6.448	76.23	705
6	8 .	\$2,919,590.08	0.71	\$364,948.76	5.875	69.25	714
12	146	\$47,929,345.26	11.72	\$328,283.19	6.403	75.25	691
24	157	\$34,669,242.41	8.48	\$220,823.20	6.470	80.67	706
36	727	\$181,531,913.66	44.39	\$249,700.02	6,124	76.06	706
60	111	\$29,301,191.40	7.16	\$263,974.70	6,090	83.46	727
Total:	1,593	\$408,976,615.23	100.00	\$256,733.59	6.271	76.89	706

Fico Scores of Mortgage Loans

27 6	Number of	Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
Fico Scores	Loans	\$114.659.77	0.03	\$114,659.77	8,400	70.24	533
520 - 539	9	\$1,670,364.04	0.03	\$185,596.00	6.779	59.44	585
580 - 599	-						
600 - 619	11	\$3,178,003.53	0.78	\$288,909.41	6.356	75.55	609
620 - 639	135	\$33,653,064.81	8.23	\$249,281.96	6.491	73.35	631
640 - 659	199	\$44,144,134.82	10.79	\$221,829.82	6.560	77.47	650
660 - 679	217	\$49,894,337.40	12.20	\$229,927.82	6.435	80.37	670
680 - 699	260	\$66,494,983.96	16.26	\$255,749.94	6.387	79.17	689
700 - 719	172	\$45,887,530.79	11.22	\$266,787.97	6,223	75.20	709
720 - 739	184	\$51,446,885.00	12.58	\$279,602.64	6.053	78.05	729
740 - 759	156	\$39,430,231,37	9.64	\$252,757.89	6.079	78.45	749
760 - 779	130	\$39,127,751.79	9.57	\$300,982.71	6.064	74.83	770
780 - 799	96	\$28,656,333.07	7.01	\$298,503.47	6.028	72.74	787
800 +	23	\$5,278,334.88	1.29	\$229,492.82	6.006	68.63	805
Total:	1,593	\$408,976,615.23	100.00	\$256,733.59	6.271	76.89	706

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	Number of	Aggregate Original	% of Aggregate Principal Balance	AVG CURRENT	WA GROSS	WA	
Range (\$)	Loans	Principal Balance	as of Cut-off Date	BALANCE	CPN	COMBLTY	WA FICO
25,000.01 - 50,000.00	7	\$306,274.00	0.04	\$43,753.43	6.834	72.93	724
50,000.01 - 75,000.00	34	\$2,206,177.00	0.27	\$64,887.56	6.641	85.85	703
75,000.01 - 100,000.00	132	\$11,962,039.00	1.45	\$90,621.51	6,445	88.96	701
100,000.01 - 125,000.00	239	\$27,255,437.00	3.31	\$114,039.49	6.547	90.21	706
125,000.01 - 150,000.00	313	\$43,109,560.00	5.23	\$137,730.22	6.378	91.29	707
150,000.01 - 175,000.00	240	\$38,831,815.00	4.72	\$161,799,23	6.326	90.29	700
175,000.01 - 200,000.00	213	\$39,883,310.00	4.84	\$187,245.59	6.302	89.26	703
200,000.01 - 225,000.00	193	\$41,075,000.00	4.99	\$212,823.83	6.224	87.78	696
225,000.01 - 250,000.00	182	\$43,482,002.00	5.28	\$238,912.10	6.071	87.42	701
250,000.01 - 275,000.00	168	\$44,109,879.00	5.36	\$262,558.80	6.128	86.94	700
275,000.01 - 300,000.00	172	\$49,540,889.00	6.02	\$288,028.42	6.090	85.69	703
300,000.01 - 333,700.00	167	\$52,963,688.00	6.43	\$317,147.83	6.066	87.91	702
333,700.01 - 350,000.00	81	\$27,709,385.00	3.36	\$342,091.17	6,125	88.60	694
350,000.01 - 600,000.00	619	\$273,465,420.00	33.21	\$441,785.82	6.101	87.22	702
600,000.01 - 1,000,000.00	142	\$102,435,799.00	12.44	\$721,378.87	6.132	81.47	710
1,000,000.01 >=	17	\$25,187,650.00	3.06	\$1,481,626.47	5.823	61.93	726
Total:	2,919	\$823,524,324.00	100.00	\$282,125.50	6.157	86.33	704

Principal Balances of Mortgage Loans as of Cutoff Date

	Number of	Aggregate Principal	% of Aggregate Principal Balance	AVG CURRENT	WA GROSS	WA	
Range (\$)	Loans	Balance as of Cut-off Date	as of Cut-off Date	BALANCE	CPN	COMBLTV	WA FICO
25,000.01 - 50,000.00	7	\$306,274.00	0.04	\$43,753.43	6,834	72.93	724
50,000.01 - 75,000.00	34	\$2,206,177.00	0.27	\$64,887.56	6.641	85.85	703
75,000.01 - 100,000.00	132	\$11,962,039.00	1.45	\$90,621.51	6.445	88.96	701
100,000.01 - 125,000.00	239	\$27,255,437.00	3.31	\$114,039.49	6.547	90.21	706
125,000.01 - 150,000.00	313	\$43,109,560.00	5.23	\$137,730.22	6.378	91.29	707
150,000.01 - 175,000.00	240	\$38,831,815.00	4.72	\$161,799.23	6.326	90.29	700
175,000.01 - 200,000.00	213	\$39,883,310.00	4.84	\$187,245.59	6.302	89.26	703
200,000.01 - 225,000.00	193	\$41,075,000.00	4.99	\$212,823.83	6.224	87.78	696
225,000.01 - 250,000.00	182	\$43,482,002.00	5.28	\$238,912.10	6.071	87.42	701
250,000.01 - 275,000.00	168	\$44,109,879.00	5.36	\$262,558.80	6.128	86.94	700
275,000.01 - 300,000.00	172	\$49,540,889.00	6.02	\$288,028.42	6.090	85.69	703
300,000.01 - 333,700.00	167	\$52,963,688.00	6.43	\$317,147.83	6.066	87.91	702
333,700.01 - 350,000.00	81	\$27,709,385.00	3.36	\$342,091.17	6.125	88.60	694
350,000.01 - 600,000.00	619	\$273,465,420.00	33.21	\$441,785.82	6.101	87.22	702
600,000.01 - 1,000,000.00	142	\$102,435,799.00	12.44	\$721,378.87	6.132	81.47	710
1,000,000.01 >=	17	\$25,187,650.00	3.06	\$1,481,626.47	5.823	61.93	726
Total:	2,919	\$823,524,324.00	100,00	\$282,125.50	6.157	86.33	704

Current Mortgage Rates of Mortgage Loans

			% of Aggregate				
	Number of	Aggregate Principal	Principal Balance	AVG CURRENT	WA GROSS	WA	
Mortgage Rates (%)	Loans	Balance as of Cut-off Date	as of Cut-off Date	BALANCE	CPN	COMBLTV	WA FICO
3,500 - 3,999	1	\$274,899.00	0,03	\$274,899.00	3.875	80.00	707
4.000 - 4.499	3	\$634,735.00	80,0	\$211,578.33	4.205	85.42	694
4.500 - 4.999	46	\$16,446,000.00	2.00	\$357,521.74	4.770	81.73	738
5.000 - 5.499	243	\$78,017,265.00	9.47	\$321,058.70	5.209	82.50	725
5,500 - 5,999	787	\$258,347,724.00	31.37	\$328,269.03	5.762	83.98	715
6.000 - 6.499	825	\$223,253,060,00	27,11	\$270,609.77	6.207	87.41	701
6.500 - 6.999	657	\$161,206,654.00	19.58	\$245,367.81	6.661	89.06	688
7.000 - 7.499	222	\$55,111,126.00	6.69	\$248,248.32	7.176	89.81	686
7.500 - 7.999	96	\$21,548,490.00	2.62	\$224,463.44	7.673	89.45	675
8.000 - 8.499	27	\$6,095,303.00	0.74	\$225,751.96	8.149	92.13	678
8.500 - 8.999	9	\$1,916,868.00	0.23	\$212,985.33	8.608	85.60	680
9.000 - 9.499	2	\$272,200.00	0.03	\$136,100.00	9.293	98.05	618
9,500 - 9,999	1	\$400,000.00	0.05	\$400,000.00	9,875	94.12	609
Total:	2,919	\$823,524,324.00	100.00	\$282,125.50	6.157	86,33	704

Original Term to Maturity of Mortgage Loans

		•	% of Aggregate				
	Number of	Aggregate Principal	Principal Balance	AVG CURRENT	WA GROSS	WA	
Original Term (mos)	Loans	Balance as of Cut-off Date	as of Cut-off Date	BALANCE	CPN	COMBLTV	WA FICO
180	1	\$1,880,000.00	0.23	\$1,880,000.00	4,750	80.00	755
360	2,918	\$821,644,324.00	99.77	\$281,577.90	6.160	86.34	703
Total:	2.919	\$823,524,324.00	100.00	\$282,125,50	6.157	86.33	704

Stated Remaining Term to Maturity of Mortgage Loans

	Number of	Aggregate Principal	Principal Balance	AVG CURRENT	WA GROSS	WA	
Remaining Term (mos)	Loans	Balance as of Cut-off Date	as of Cut-off Date	BALANCE	CPN	COMBLTV	WA FICO
121 - 180	1	\$1,880,000.00	0.23	\$1,880,000.00	4.750	80.00	755
301 - 360	2,918	\$821,644,324.00	99.77	\$281,577.90	6.160	86.34	703
Total:	2,919	\$823,524,324.00	100.00	\$282,125.50	6.157	86.33	704

			A OI VERLERAIC				
	Number of	Aggregate Principal	Principal Balance	AVG CURRENT	WA GROSS	WA	
Mortgage Insurance	Loans	Balance as of Cut-off Date	as of Cut-off Date	BALANCE	CPN	COMBLTV	WA FICO
GEMICO	7	\$1,710,568.00	0.21	\$244,366.86	6.876	90.630	688.913
MGIC	6	\$1,326,100.00	0.16	\$221,016.67	6.389	90.083	694.143
MI (Company Unknown at Bid)	1	\$114,000.00	0.01	\$114,000.00	7.375	95.000	735.000
No MI	2,724	\$782,510,541,00	95.02	\$287,265.25	6.130	86.008	703.188
PMI Mortgage Insurance	46	\$10,789,013.00	1.31	\$234,543.76	6.823	91,343	711.319
Radian Guaranty	20	\$4,116,453.00	0.50	\$205,822.65	6.693	89.105	681.176
Republic Mortgage Insurance	1	\$153,800.00	0.02	\$153,800.00	7.375	95.000	655.000
Triad Guaranty Insurance Co.	4	\$913,956.00	0.11	\$228,489.00	6.716	95.178	689.093
United Guaranty	110	\$21,889,893.00	2.66	\$198,999.03	6.572	93.699	718.747
Total:	2,919	\$823,524,324.00	100,00	\$282,125.50	6.157	86.33	704

<i>.</i>	Number of	Aggregate Principal	% of Aggregate Principal Balance	AVG CURRENT	WA GROSS	WA	
Lien 1st Lien	2,919	S823,524,324.00	as of Cut-off Date 100.00	\$282,125.50	6.157	COMBLTV 86.33	WA FICO 704
Total:	2,919	\$823,524,324.00	100.00	\$282,125.50	6.157	86,33	704
			% of Aggregate				
Seasoning(mos)	Number of Loans	Aggregate Principal Balance as of Cut-off Date	Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
1	584	\$163,838,812.00	19.89	\$280,545.91	6.106	86.07	705
2	867	\$240,784,662.00	29.24	\$277,721.64	6.188	86.95	702
3	1,015	\$290,067,512.00	35.22	\$285,780.80	6.142	87.17	704
4	345	\$99,931,183.00	12.13	\$289,655.60	6.292	84.43	701
5	104 4	\$28,052,955.00 \$849,200.00	3.41 0.10	\$269,739.95 \$212,300.00	5.873 5.348	80.71 79.23	710 703
6 Total:	2,919	\$823,524,324.00	100.00	\$282,125.50	6.157	86.33	704
Combined Loan-to-Value Ratios of Mor	tgage Loans						
	Number of	Aggregate Principal	% of Aggregate Principal Balance	AVG CURRENT	WA GROSS	WA	
Combined LTVs	Loans	Balance as of Cut-off Date	as of Cut-off Date	BALANCE	CPN	COMBLTV	WA FICO
<= 25.00	11	\$2,553,500.00	0.31	\$232,136.36	6.621	16.73	688
25.01 - 30.00	3	\$364,400.00	0.04	\$121,466.67	4.956	27.29	727
30.01 - 35.00 35.01 - 40.00	9 13	\$2,462,673.00 \$3,772,900.00	0.30 0.46	\$273,630.33 \$290,223.08	5.990 5.812	32,72 38,22	703 721
40.01 - 45.00	23	\$7,569,590.00	0.92	\$329,112.61	5.891	43.25	702
45.01 - 50.00	24	\$8,028,550.00	0.97	\$334,522.92	5.861	47.68	728
50.01 - 55.00	41	\$16,344,490.00	1.98	\$398,646.10	5.871	52.65	722
55.01 - 60.00	48	\$17,844,200.00	2.17	\$371,754.17	5.735	58.24	710
60.01 - 65.00	97	\$38,466,800.00	4.67	\$396,564.95	5.790	63.80	707
65.01 - 70.00 70.01 - 75.00	93 101	\$30,140,551.00 \$33,867,792.00	3.66 4.11	\$324,091.95 \$335,324.67	5.977 6.073	69.11 73.47	709 710
75.01 - 80.00	460	\$140,279,374.00	17.03	\$304,955.16	6.110	79.55	708
80.01 - 85.00	65	\$24,921,440.00	3.03	\$383,406.77	6.217	84.16	678
85.01 - 90.00	379	\$109,810,261.00	13.33	\$289,736.84	6.437	89.70	694
90.01 - 95.00	489	\$118,393,688.00	14.38	\$242,113.88	6.440	94.76	702
95.01 - 100.00 Total: Owner Occupancy of Mortgage Loans	1,063 2,919	\$268,704,115.00 \$823,524,324.00	32.63 100.00	\$252,779.04 \$282,125.50	6.085 6.157	99.94 86.33	704 704
Total:	2,919 Number of Loans	\$823,524,324.00 Aggregate Principal Balance as of Cut-off Date	100.00 % of Aggregate Principal Balance as of Cut-off Date	\$282,125.50 AVG CURRENT BALANCE	6.157 WA GROSS CPN	86.33 WA COMBLTV	704 WA FICO
Total: Owner Occupancy of Mortgage Loans Owner Occupancy Primary	Number of Loans 2,309	\$823,524,324.00 Aggregate Principal Balance as of Cut-off Date \$698,596,712.00	% of Aggregate Principal Balance as of Cut-off Date 84.83	\$282,125.50 AVG CURRENT BALANCE \$302,553.79	6.157 WA GROSS CPN 6.086	WA COMBLTV 86.69	704 WA FICO 702
Total: Owner Occupancy of Mortgage Loans Owner Occupancy Primary Investment	2,919 Number of Loans 2,309 471	\$823,524,324.00 Aggregate Principal Balance as of Cut-off Date \$698,596,712.00 \$91,732,859.00	% of Aggregate Principal Balance as of Cut-off Date 84.83	S282,125.50 AVG CURRENT BALANCE \$302,553.79 \$194,761.91	6.157 WA GROSS CPN 6.086 6.516	WA COMBLTV 86.69 83.15	704 WA FICO 702 717
Total: Owner Occupancy of Mortgage Loans Owner Occupancy Primary	Number of Loans 2,309	\$823,524,324.00 Aggregate Principal Balance as of Cut-off Date \$698,596,712.00	% of Aggregate Principal Balance as of Cut-off Date 84.83	\$282,125.50 AVG CURRENT BALANCE \$302,553.79	6.157 WA GROSS CPN 6.086	WA COMBLTV 86.69	704 WA FICO 702
Total: Owner Occupancy of Mortgage Loans Owner Occupancy Primary Investment Second Home	2,919 Number of Loans 2,309 471 139	\$823,524,324.00 Aggregate Principal Balance as of Cut-off Date \$698,596,712.00 \$91,732,859.00 \$33,194,753.00	% of Aggregate Principal Balance as of Cut-off Date 84.83 11.14 4.03 100.00	S282,125.50 AVG CURRENT BALANCE \$302,553.79 \$194.761.91 \$238,811.17	6.157 WA GROSS CPN 6.086 6.516 6.660	86.33 WA COMBLTV 86.69 83.15 87.40	704 WA FICO 702 717 703
Total: Owner Occupancy of Mortgage Loans Owner Occupancy Primary Investment Second Home Total:	2,919 Number of Loans 2,309 471 139 2,919	\$823,524,324.00 Aggregate Principal Balance as of Cut-off Date \$698,596,712.00 \$91,732,859.00 \$33,194,753.00 \$823,524,324.00	% of Aggregate Principal Balance as of Cut-off Date 84.83 11.14 4.03 100.00	S282,125.50 AVG CURRENT BALLANCE \$302,553.79 \$194,761,91 \$238,811.17 \$282,125.50	6.157 WA GROSS CPN 6.086 6.516 6.660 6.157	86.33 WA COMBLTV 86.69 83.15 87.40 86.33	704 WA FICO 702 717 703
Total: Owner Occupancy of Mortgage Loans Owner Occupancy Primary Investment Second Home Total: Property Type of Mortgage Loans	2,919 Number of Loans 2,309 471 139 2,919	\$823,524,324.00 Aggregate Principal Balance as of Cut-off Date \$698,596,712.00 \$91,732,859.00 \$33,194,753.00 \$823,524,324.00 Aggregate Principal	% of Aggregate Principal Balance as of Cut-off Date 84.83 11.14 4.03 100.00 % of Aggregate Principal Balance	S282,125.50 AVG CURRENT BALANCE \$302,553.79 \$194,761.91 \$238,811.17 \$282,125.50 AVG CURRENT	6.157 WA GROSS CPN 6.086 6.516 6.660 6.157	86.33 WA COMBLTV 86.69 83.15 87.40 86.33	704 WA FICO 702 717 703 704
Total: Owner Occupancy of Mortgage Loans Owner Occupancy Primary Investment Second Home Total:	2,919 Number of Loans 2,309 471 139 2,919 Number of Loans 1,534	\$823,524,324.00 Aggregate Principal Balance as of Cut-off Date \$698,596,712.00 \$91,732,859.00 \$33,194,753.00 \$823,524,324.00 Aggregate Principal Balance as of Cut-off Date \$470,880,245.00	% of Aggregate Principal Balance as of Cut-off Date 84.83 11.14 4.03 100.00	S282,125.50 AVG CURRENT BALLANCE \$302,553.79 \$194,761,91 \$238,811.17 \$282,125.50	6.157 WA GROSS CPN 6.086 6.516 6.660 6.157	86.33 WA COMBLTV 86.69 83.15 87.40 86.33	704 WA FICO 702 717 703
Total: Owner Occupancy of Mortgage Loans Owner Occupancy Primary Investment Second Home Total: Property Type of Mortgage Loans Property Types Single Family Residence PUD	Number of Loans 2,309 471 139 2,919 Number of Loans 1,534 929	Aggregate Principal Balance as of Cut-off Date \$698,596,712.00 \$91,732,859.00 \$33,194,753.00 \$823,524,324.00 Aggregate Principal Balance as of Cut-off Date \$470,880,245.00 \$222,974,272.00	% of Aggregate Principal Balance as of Cut-off Date 84.83 11.14 4.03 100.00 % of Aggregate Principal Balance as of Cut-off Date 57.18 27.08	AVG CURRENT BALANCE \$302,553.79 \$194,761.91 \$238,811.17 \$282,125.50 AVG CURRENT BALANCE \$306,962.35 \$240,015.36	6.157 WA GROSS CPN 6.086 6.516 6.660 6.157 WA GROSS CPN 6.112 6.201	86.33 WA COMBLTV 86.69 83.15 87.40 86.33 WA COMBLTV 84.03 91.28	704 WA FICO 702 717 703 704 WA FICO 702 704
Total: Owner Occupancy of Mortgage Loans Owner Occupancy Primary Investment Second Home Total: Property Type of Mortgage Loans Property Types Single Family Residence PUD 2-4 Family	2,919 Number of Loans 2,309 471 139 2,919 Number of Loans 1,534 929 133	Aggregate Principal Balance as of Cut-off Date \$698,596,712.00 \$91,732,859.00 \$33,194,753.00 \$823,524,324.00 Aggregate Principal Balance as of Cut-off Date \$470,880,245.00 \$222,974,272.00 \$347,384,171.00	% of Aggregate Principal Balance as of Cut-off Date 84.83 11.14 4.03 100.00 % of Aggregate Principal Balance as of Cut-off Date 57.18 27.08 5.75	AVG CURRENT BALANCE \$302,553.79 \$194,761.91 \$238,811.17 \$282,125.50	6.157 WA GROSS CPN 6.086 6.516 6.660 6.157 WA GROSS CPN 6.112 6.201 6.415	86.33 WA COMBLTV 86.69 83.15 87.40 86.33 WA COMBLTV 84.03 91.28 80.03	704 WA FICO 702 704 WA FICO 702 704 699
Total: Owner Occupancy of Mortgage Loans Owner Occupancy Primary Investment Second Home Total: Property Type of Mortgage Loans Property Types Single Family Residence PUD	Number of Loans 2,309 471 139 2,919 Number of Loans 1,534 929	Aggregate Principal Balance as of Cut-off Date \$698,596,712.00 \$91,732,859.00 \$33,194,753.00 \$823,524,324.00 Aggregate Principal Balance as of Cut-off Date \$470,880,245.00 \$222,974,272.00	% of Aggregate Principal Balance as of Cut-off Date 84.83 11.14 4.03 100.00 % of Aggregate Principal Balance as of Cut-off Date 57.18 27.08	AVG CURRENT BALANCE \$302,553.79 \$194,761.91 \$238,811.17 \$282,125.50 AVG CURRENT BALANCE \$306,962.35 \$240,015.36	6.157 WA GROSS CPN 6.086 6.516 6.660 6.157 WA GROSS CPN 6.112 6.201	86.33 WA COMBLTV 86.69 83.15 87.40 86.33 WA COMBLTV 84.03 91.28	704 WA FICO 702 717 703 704 WA FICO 702 704
Total: Owner Occupancy of Mortgage Loans Owner Occupancy Primary Investment Second Home Total: Property Type of Mortgage Loans Property Types Single Family Residence PUD 2-4 Family Condo	Number of Loans 2,309 471 139 2,919 Number of Loans 1,534 929 133 323	Aggregate Principal Balance as of Cut-off Date \$698,596,712.00 \$91,732,859.00 \$33,194,753.00 \$823,524,324.00 Aggregate Principal Balance as of Cut-off Date \$470,880,245.00 \$222,974,272.00 \$47,384,171.00 \$82,285,636.00	% of Aggregate Principal Balance as of Cut-off Date 84.83 11.14 4.03 100.00 % of Aggregate Principal Balance as of Cut-off Date 57.18 27.08 5.75 9.99	AVG CURRENT BALANCE \$302,553.79 \$194,761,91 \$238,811.17 \$282,125.50 AVG CURRENT BALANCE \$306,962.35 \$240,015.36 \$356,271.96 \$254,754.29	6.157 WA GROSS CPN 6.086 6.516 6.660 6.157 WA GROSS CPN 6.112 6.201 6.415 6.146	86.33 WA COMBLTV 86.69 83.15 87.40 86.33 WA COMBLTV 84.03 91.28 80.03 89.66	704 WA FICO 702 717 703 704 WA FICO 702 704 699 711
Total: Owner Occupancy of Mortgage Loans Owner Occupancy Primary Investment Second Home Total: Property Type of Mortgage Loans Property Types Single Family Residence PUD 2-4 Family Condo Total: Loan Purpose of Mortgage Loans	2,919 Number of Loans 2,309 471 139 2,919 Number of Loans 1,534 929 133 323 2,919	Aggregate Principal Balance as of Cut-off Date \$698,596,712.00 \$91,732,859.00 \$33,194,753.00 \$823,524,324.00 Aggregate Principal Balance as of Cut-off Date \$470,880,245.00 \$222,974,272.00 \$47,384,171.00 \$82,285,636.00 \$823,524,324.00 Aggregate Principal	% of Aggregate Principal Balance as of Cut-off Date 84.83 11.14 4.03 100.00 % of Aggregate Principal Balance as of Cut-off Date 57.18 27.08 5.75 9.99 100.00	AVG CURRENT BALANCE \$302,553.79 \$194,761.91 \$238,811.17 \$282,125.50 AVG CURRENT BALANCE \$306,962.35 \$240,015.36 \$356,271.96 \$254,754.29 \$282,125.50	6.157 WA GROSS CPN 6.086 6.516 6.660 6.157 WA GROSS CPN 6.112 6.201 6.415 6.146 6.157	WA COMBLTV 86.69 83.15 87.40 86.33 WA COMBLTV 84.03 91.28 80.03 89.66 86.33	704 WA FICO 702 717 703 704 WA FICO 702 704 699 711 704
Total: Owner Occupancy of Mortgage Loans Owner Occupancy Primary Investment Second Home Total: Property Type of Mortgage Loans Property Types Single Family Residence PUD 2-4 Family Condo Total: Loan Purpose of Mortgage Loans	Number of Loans 2,309 471 139 2,919 Number of Loans 1,534 929 133 323 2,919	Aggregate Principal Balance as of Cut-off Date \$698,596,712.00 \$91,732,859.00 \$33,194,753.00 \$823,524,324.00 Aggregate Principal Balance as of Cut-off Date \$470,880,245.00 \$222,974,272.00 \$47,384,171.00 \$822,256,636.00 \$823,524,324.00	% of Aggregate Principal Balance as of Cut-off Date 84.83 11.14 4.03 100.00 % of Aggregate Principal Balance as of Cut-off Date 57.18 27.08 5.75 9.99 100.00 % of Aggregate Principal Balance as of Cut-off Date 50.18	AVG CURRENT BALLANCE \$302,553.79 \$194,761.91 \$238,811.17 \$282,125.50 AVG CURRENT BALLANCE \$306,962.35 \$240,015.36 \$356,271.96 \$254,754.29 \$282,125.50 AVG CURRENT BALLANCE	6.157 WA GROSS CPN 6.086 6.516 6.660 6.157 WA GROSS CPN 6.112 6.201 6.415 6.146 6.157	86.33 WA COMBLTV 86.69 83.15 87.40 86.33 WA COMBLTV 84.03 91.28 80.03 89.66 86.33	704 WA FICO 702 717 703 704 WA FICO 702 704 699 711 704
Total: Owner Occupancy of Mortgage Loans Owner Occupancy Primary Investment Second Home Total: Property Type of Mortgage Loans Property Types Single Family Residence PUD 2-4 Family Condo Total: Loan Purpose of Mortgage Loans	Number of Loans 2,309 471 139 2,919 Number of Loans 1,534 929 133 323 2,919 Number of Loans 691	Aggregate Principal Balance as of Cut-off Date \$698,596,712.00 \$91,732,859.00 \$33,194,753.00 \$823,524,324.00 Aggregate Principal Balance as of Cut-off Date \$470,880,245.00 \$222,974,272.00 \$47,384,171.00 \$82,285,636.00 \$823,524,324.00 Aggregate Principal Balance as of Cut-off Date \$234,815,918.00	% of Aggregate Principal Balance as of Cut-off Date 84.83 11.14 4.03 100.00 % of Aggregate Principal Balance as of Cut-off Date 57.18 27.08 5.75 9.99 100.00 % of Aggregate Principal Balance as of Cut-off Date 52.85	AVG CURRENT BALANCE \$302.553.79 \$194.761.91 \$238,811.17 \$282,125.50 AVG CURRENT BALANCE \$306.962.35 \$240,015.36 \$356,271.96 \$254,754.29 \$282,125.50 AVG CURRENT BALANCE \$339,820.43	6.157 WA GROSS CPN 6.086 6.516 6.660 6.157 WA GROSS CPN 6.112 6.201 6.415 6.146 6.157 WA GROSS CPN 6.203	86.33 WA COMBLTV 86.69 83.15 87.40 86.33 WA COMBLTV 84.03 91.28 80.03 89.66 86.33	704 WA FICO 702 717 703 704 WA FICO 702 704 699 711 704
Total: Owner Occupancy of Mortgage Loans Owner Occupancy Primary Investment Second Home Total: Property Type of Mortgage Loans Property Types Single Family Residence PUD 2-4 Family Condo Total: Loan Purpose of Mortgage Loans Loan Purpose Of Mortgage Loans	Number of Loans 2,309 471 139 2,919 Number of Loans 1,534 929 133 323 2,919 Number of Loans 691 2,042	\$823,524,324.00 Aggregate Principal Balance as of Cut-off Date \$698,596,712.00 \$91,732,859.00 \$33,194,753.00 \$823,524,324.00 Aggregate Principal Balance as of Cut-off Date \$470,880,245.00 \$222,974,272.00 \$473,84,171.00 \$82,285,636.00 \$823,524,324.00 Aggregate Principal Balance as of Cut-off Date \$234,815,918.00 \$523,834,578.00	% of Aggregate Principal Balance as of Cut-off Date 84.83 11.14 4.03 100.00 % of Aggregate Principal Balance as of Cut-off Date 57.18 27.08 5.75 9.99 100.00 % of Aggregate Principal Balance as of Cut-off Date 28.51 64.22	AVG CURRENT BALANCE \$302,553.79 \$194,761,91 \$238,811.17 \$282,125.50 AVG CURRENT BALANCE \$306,962.35 \$240,015.36 \$356,271.96 \$254,754.29 \$282,125.50 AVG CURRENT BALANCE \$339,820.43 \$258,978.74	6.157 WA GROSS CPN 6.086 6.516 6.660 6.157 WA GROSS CPN 6.112 6.201 6.415 6.146 6.157 WA GROSS CPN 6.1203 6.172	86.33 WA COMBLTV 86.69 83.15 87.40 86.33 WA COMBLTV 84.03 91.28 80.03 89.66 86.33 WA COMBLTV 74.25 92.61	704 WA FICO 702 717 703 704 WA FICO 702 704 699 711 704 WA FICO 688 709
Total: Owner Occupancy of Mortgage Loans Owner Occupancy Primary Investment Second Home Total: Property Type of Mortgage Loans Property Types Single Family Residence PUD 2-4 Family Condo Total: Loan Purpose of Mortgage Loans	Number of Loans 2,309 471 139 2,919 Number of Loans 1,534 929 133 323 2,919 Number of Loans 691	Aggregate Principal Balance as of Cut-off Date \$698,596,712.00 \$91,732,859.00 \$33,194,753.00 \$823,524,324.00 Aggregate Principal Balance as of Cut-off Date \$470,880,245.00 \$222,974,272.00 \$47,384,171.00 \$82,285,636.00 \$823,524,324.00 Aggregate Principal Balance as of Cut-off Date \$234,815,918.00	% of Aggregate Principal Balance as of Cut-off Date 84.83 11.14 4.03 100.00 % of Aggregate Principal Balance as of Cut-off Date 57.18 27.08 5.75 9.99 100.00 % of Aggregate Principal Balance as of Cut-off Date 52.85	AVG CURRENT BALANCE \$302.553.79 \$194.761.91 \$238,811.17 \$282,125.50 AVG CURRENT BALANCE \$306.962.35 \$240,015.36 \$356,271.96 \$254,754.29 \$282,125.50 AVG CURRENT BALANCE \$339,820.43	6.157 WA GROSS CPN 6.086 6.516 6.660 6.157 WA GROSS CPN 6.112 6.201 6.415 6.146 6.157 WA GROSS CPN 6.203	86.33 WA COMBLTV 86.69 83.15 87.40 86.33 WA COMBLTV 84.03 91.28 80.03 89.66 86.33	704 WA FICO 702 717 703 704 WA FICO 702 704 699 711 704
Total: Owner Occupancy of Mortgage Loans Owner Occupancy Primary Investment Second Home Total: Property Type of Mortgage Loans Property Types Single Family Residence PUD 2-4 Family Condo Total: Loan Purpose of Mortgage Loans Loan Purpose Refinance - Cashout Purchase Refinance - Rate Term	Number of Loans 2,309 471 139 2,919 Number of Loans 1,534 929 133 323 2,919 Number of Loans 691 2,042 186	Aggregate Principal Balance as of Cut-off Date \$698,596,712.00 \$91,732,859.00 \$33,194,753.00 \$823,524,324.00 Aggregate Principal Balance as of Cut-off Date \$470,880,245.00 \$222,974,272.00 \$47,384,171.00 \$822,254,324.00 Aggregate Principal Balance as of Cut-off Date \$234,815,918.00 \$528,834,578.00 \$528,834,578.00 \$528,834,578.00	% of Aggregate Principal Balance as of Cut-off Date 84.83 11.14 4.03 100.00 % of Aggregate Principal Balance as of Cut-off Date 57.18 27.08 5.75 9.99 100.00 % of Aggregate Principal Balance as of Cut-off Date so of Cut-off Date 28.51 64.22 7.27	AVG CURRENT BALANCE \$302,553.79 \$194,761.91 \$238,811.17 \$282,125.50 AVG CURRENT BALANCE \$306,962.35 \$240,015.36 \$356,271.96 \$254,754.29 \$282,125.50 AVG CURRENT BALANCE \$339,820.43 \$258,978.74	6.157 WA GROSS CPN 6.086 6.516 6.660 6.157 WA GROSS CPN 6.112 6.201 6.415 6.146 6.157 WA GROSS CPN 6.203 6.172 5.839	86.33 WA COMBLTV 86.69 83.15 87.40 86.33 WA COMBLTV 84.03 91.28 80.03 89.66 86.33	704 WA FICO 702 717 703 704 WA FICO 702 704 699 711 704 WA FICO 688 709 718
Total: Owner Occupancy of Mortgage Loans Owner Occupancy Primary Investment Second Home Total: Property Type of Mortgage Loans Property Types Single Family Residence PUD 2-4 Family Condo Total: Loan Purpose of Mortgage Loans Loan Purpose Refinance - Cashout Purchase Refinance - Rate Term Total:	Number of Loans 2,309 471 139 2,919 Number of Loans 1,534 929 133 323 2,919 Number of Loans 691 2,042 186	Aggregate Principal Balance as of Cut-off Date \$698,596,712.00 \$91,732,859.00 \$33,194,753.00 \$823,524,324.00 Aggregate Principal Balance as of Cut-off Date \$470,880,245.00 \$222,974,272.00 \$47,384,171.00 \$822,254,324.00 Aggregate Principal Balance as of Cut-off Date \$234,815,918.00 \$528,834,578.00 \$528,834,578.00 \$528,834,578.00	% of Aggregate Principal Balance as of Cut-off Date 84.83 11.14 4.03 100.00 % of Aggregate Principal Balance as of Cut-off Date 57.18 27.08 5.75 9.99 100.00 % of Aggregate Principal Balance as of Cut-off Date so of Cut-off Date 28.51 64.22 7.27	AVG CURRENT BALANCE \$302,553.79 \$194,761.91 \$238,811.17 \$282,125.50 AVG CURRENT BALANCE \$306,962.35 \$240,015.36 \$356,271.96 \$254,754.29 \$282,125.50 AVG CURRENT BALANCE \$339,820.43 \$258,978.74	6.157 WA GROSS CPN 6.086 6.516 6.660 6.157 WA GROSS CPN 6.112 6.201 6.415 6.146 6.157 WA GROSS CPN 6.203 6.172 5.839	86.33 WA COMBLTV 86.69 83.15 87.40 86.33 WA COMBLTV 84.03 91.28 80.03 89.66 86.33	704 WA FICO 702 717 703 704 WA FICO 702 704 699 711 704 WA FICO 688 709 718
Total: Owner Occupancy of Mortgage Loans Owner Occupancy Primary Investment Second Home Total: Property Type of Mortgage Loans Property Types Single Family Residence PUD 2-4 Family Condo Total: Loan Purpose of Mortgage Loans Loan Purpose Refinance - Cashout Purchase Refinance - Rate Term Total: Document Type of Mortgage Loans	2,919 Number of Loans 2,309 471 139 2,919 Number of Loans 1,534 929 133 323 2,919 Number of Loans 691 2,042 186 2,919 Number of Loans	Aggregate Principal Balance as of Cut-off Date \$698,596,712.00 \$91,732,859.00 \$33,194,753.00 \$823,524,324.00 Aggregate Principal Balance as of Cut-off Date \$470,880,245.00 \$222,974,272.00 \$47,384,171.00 \$822,974,272.00 \$47,384,171.00 \$823,524,324.00 Aggregate Principal Balance as of Cut-off Date \$234,815,918.00 \$528,834,578.00 \$528,834,578.00 \$528,834,578.00 \$823,524,324.00 Aggregate Principal Balance as of Cut-off Date	% of Aggregate Principal Balance as of Cut-off Date 84.83 11.14 4.03 100.00 % of Aggregate Principal Balance as of Cut-off Date 57.18 27.08 5.75 9.99 100.00 % of Aggregate Principal Balance as of Cut-off Date 28.51 64.22 7.27 100.00	AVG CURRENT BALLANCE \$302,553.79 \$194,761.91 \$238,811.17 \$282,125.50 AVG CURRENT BALLANCE \$306,962.35 \$240,015.36 \$356,271.96 \$254,754.29 \$282,125.50 AVG CURRENT BALLANCE \$339,820.43 \$258,978.74 \$321,902.30 \$282,125.50	6.157 WA GROSS CPN 6.086 6.516 6.660 6.157 WA GROSS CPN 6.112 6.201 6.415 6.146 6.157 WA GROSS CPN 6.203 6.172 5.839 6.157 WA GROSS CPN 6.203 6.172 5.839 6.157	86.33 WA COMBLTV 86.69 83.15 87.40 86.33 WA COMBLTV 84.03 91.28 80.03 89.66 86.33 WA COMBLTV 74.25 92.61 78.20 86.33	704 WA FICO 702 717 703 704 WA FICO 702 704 699 711 704 WA FICO 688 709 718 704
Total: Owner Occupancy of Mortgage Loans Owner Occupancy Primary Investment Second Home Total: Property Type of Mortgage Loans Property Types Single Family Residence PUD 2-4 Family Condo Total: Loan Purpose of Mortgage Loans Loan Purpose Refinance - Cashout Purchase Refinance - Rate Term Total: Document Type of Mortgage Loans	Number of Loans 2,309 471 139 2,919 Number of Loans 1,534 929 133 323 2,919 Number of Loans 691 2,042 186 2,919	Aggregate Principal Balance as of Cut-off Date \$698,596,712.00 \$91,732,859.00 \$33,194,753.00 \$823,524,324.00 Aggregate Principal Balance as of Cut-off Date \$470,880,245.00 \$222,974,272.00 \$47,384,171.00 \$82,285,636.00 \$823,524,324.00 Aggregate Principal Balance as of Cut-off Date \$738,881,4578.00 \$528,834,578.00 \$528,834,578.00 \$528,834,578.00 \$528,834,578.00 \$528,834,578.00	% of Aggregate Principal Balance as of Cut-off Date 84.83 11.14 4.03 100.00 % of Aggregate Principal Balance as of Cut-off Date 57.18 27.08 5.75 9.99 100.00 % of Aggregate Principal Balance as of Cut-off Date 28.51 64.22 7.27 100.00 % of Aggregate Principal Balance as of Cut-off Date 28.51 64.22 7.27 100.00	AVG CURRENT BALANCE \$302,553.79 \$194,761.91 \$238,811.17 \$238,811.17 \$282,125.50 AVG CURRENT BALANCE \$306,962.35 \$240,015.36 \$356,271.96 \$254,754.29 \$282,125.50 AVG CURRENT BALANCE \$339,820.43 \$258,978.74 \$321,902.30 \$282,125.50 AVG CURRENT BALANCE \$339,820.43 \$258,978.74 \$321,902.30 \$282,125.50	6.157 WA GROSS CPN 6.086 6.516 6.660 6.157 WA GROSS CPN 6.112 6.201 6.415 6.146 6.157 WA GROSS CPN 6.203 6.172 5.839 6.157 WA GROSS CYN WA GROSS CPN 5.955	86.33 WA COMBLTV 86.69 83.15 87.40 86.33 WA COMBLTV 84.03 91.28 80.03 89.66 86.33 WA COMBLTV 74.25 92.61 78.20 86.33	704 WA FICO 702 717 703 704 WA FICO 688 709 711 704 WA FICO 688 709 718 704
Total: Owner Occupancy of Mortgage Loans Owner Occupancy Primary Investment Second Home Total: Property Type of Mortgage Loans Property Types Single Family Residence PUD 2-4 Family Condo Total: Loan Purpose of Mortgage Loans Loan Purpose Refinance - Cashout Purchase Refinance - Rate Term Total: Document Type of Mortgage Loans	Number of Loans 2,309 471 139 2,919 Number of Loans 1,534 929 133 323 2,919 Number of Loans 691 2,042 186 2,919 Number of Loans 693 1,695	\$823,524,324.00 Aggregate Principal Balance as of Cut-off Date \$698,596,712.00 \$91,732,859.00 \$33,194,753.00 \$823,524,324.00 Aggregate Principal Balance as of Cut-off Date \$470,880,245.00 \$222,974,272.00 \$222,974,272.00 \$427,384,171.00 \$82,285,636.00 \$823,524,324.00 Aggregate Principal Balance as of Cut-off Date \$234,815,918.00 \$528,834,578.00 \$528,834,578.00 \$528,334,578.00 \$528,345,738.00 \$528,345,738.00 \$518,834,578.00 \$528,345,740 Aggregate Principal Balance as of Cut-off Date \$178,888,752.00 \$490,247,102.00	% of Aggregate Principal Balance as of Cut-off Date 84.83 11.14 4.03 100.00 % of Aggregate Principal Balance as of Cut-off Date 57.18 27.08 5.75 9.99 100.00 % of Aggregate Principal Balance as of Cut-off Date 7.18 27.08 5.75 9.99 100.00	AVG CURRENT BALANCE \$302,553.79 \$194,761,91 \$238,811.17 \$282,125.50 AVG CURRENT BALANCE \$306,962.35 \$240,015.36 \$356,271.96 \$254,754.29 \$282,125.50 AVG CURRENT BALANCE \$339,820.43 \$258,978.74 \$321,902.30 \$282,125.50 AVG CURRENT BALANCE \$339,820.43 \$258,978.74 \$321,902.30 \$282,125.50	6.157 WA GROSS CPN 6.086 6.516 6.660 6.157 WA GROSS CPN 6.112 6.201 6.415 6.146 6.157 WA GROSS CPN 6.203 6.172 5.839 6.157 WA GROSS CPN 5.955 6.192	86.33 WA COMBLTV 86.69 83.15 87.40 86.33 WA COMBLTV 84.03 91.28 80.03 89.66 86.33 WA COMBLTV 74.25 92.61 78.20 86.33 WA COMBLTV 86.97 88.52	704 WA FICO 702 717 703 704 WA FICO 702 704 699 711 704 WA FICO 688 709 718 704
Total: Owner Occupancy of Mortgage Loans Owner Occupancy Primary Investment Second Home Total: Property Type of Mortgage Loans Property Types Single Family Residence PUD 2-4 Family Condo Total: Loan Purpose of Mortgage Loans Loan Purpose Refinance - Cashout Purchase Refinance - Rate Term Total: Document Type of Mortgage Loans	Number of Loans 2,309 471 139 2,919 Number of Loans 1,534 929 133 323 2,919 Number of Loans 691 2,042 186 2,919	Aggregate Principal Balance as of Cut-off Date \$698,596,712.00 \$91,732,859.00 \$33,194,753.00 \$823,524,324.00 Aggregate Principal Balance as of Cut-off Date \$470,880,245.00 \$222,974,272.00 \$47,384,171.00 \$82,285,636.00 \$823,524,324.00 Aggregate Principal Balance as of Cut-off Date \$738,881,4578.00 \$528,834,578.00 \$528,834,578.00 \$528,834,578.00 \$528,834,578.00 \$528,834,578.00	% of Aggregate Principal Balance as of Cut-off Date 84.83 11.14 4.03 100.00 % of Aggregate Principal Balance as of Cut-off Date 57.18 27.08 5.75 9.99 100.00 % of Aggregate Principal Balance as of Cut-off Date 28.51 64.22 7.27 100.00 % of Aggregate Principal Balance as of Cut-off Date 28.51 64.22 7.27 100.00	AVG CURRENT BALANCE \$302,553.79 \$194,761.91 \$238,811.17 \$238,811.17 \$282,125.50 AVG CURRENT BALANCE \$306,962.35 \$240,015.36 \$356,271.96 \$254,754.29 \$282,125.50 AVG CURRENT BALANCE \$339,820.43 \$258,978.74 \$321,902.30 \$282,125.50 AVG CURRENT BALANCE \$339,820.43 \$258,978.74 \$321,902.30 \$282,125.50	6.157 WA GROSS CPN 6.086 6.516 6.660 6.157 WA GROSS CPN 6.112 6.201 6.415 6.146 6.157 WA GROSS CPN 6.203 6.172 5.839 6.157 WA GROSS CYN WA GROSS CPN 5.955	86.33 WA COMBLTV 86.69 83.15 87.40 86.33 WA COMBLTV 84.03 91.28 80.03 89.66 86.33 WA COMBLTV 74.25 92.61 78.20 86.33	704 WA FICO 702 717 703 704 WA FICO 702 704 699 711 704 WA FICO 688 709 718 704

Product Type of Mortgage Loans

	N b #	4 Potentinal	% of Aggregate	ANC CIMPREM	W. CROSS	****	
Product Type	Number of Loans	Aggregate Principal Balance as of Cut-off Date	Principal Balance as of Cut-off Date	AVG CURRENT BALANCE	WA GROSS CPN	WA COMBLTV	WA FICO
10/6 MONTH LIBOR -120 MONTH IO	34	\$11,477,458.00	1.39	\$337,572.29	5.671	80.75	754
15YR FXD -120 MONTH IO	1	\$1,880,000.00	0.23	\$1,880,000.00	4.750	80.00	755
2/6 MONTH LIBOR - 60 MONTH IO	116	\$35,944,676.00	4.36	\$309,867.90	6.465	84.52	656
2/6 MONTH LIBOR -120 MONTH IO	683	\$191,848,931.00	23.30	\$280,891.55	6.126	92.32	692
30YR FXD - 60 MONTH IO	11	\$3,783,160.00	0.46	\$343,923.64	6.294	82.66	670
30YR FXD -120 MONTH IO	804	\$226,343,671.00	27.48	\$281,521.98	6.301	79.32	708
3/6 MONTH LIBOR - 24 MONTH IO	1	\$300,667.00	0.04	\$300,667.00	5.875	80.00	741
3/6 MONTH LIBOR - 60 MONTH IO	22	\$6,717,954.00	0.82	\$305,361.55	6.382	85.82	681
3/6 MONTH LIBOR -120 MONTH IO	112	\$32,232,351.00	3.91	\$287,788.85	5.980	85.92	716
5/6 MONTH LIBOR - 36 MONTH IO	2	\$584,650.00	0.07	\$292,325.00	5.991	94.80	664
5/6 MONTH LIBOR - 60 MONTH IO	118	\$43,752,175.00	5.31	\$370,781.14	6.079	88.98	707
5/6 MONTH LIBOR -120 MONTH IO	833	\$205,436,290.00	24.95	\$246,622.20	6.152	88.97	710
6 MONTH LIBOR - 60 MONTH IO	10	\$3,130,261.00	0.38	\$313,026.10	5.552	80.95	706
6 MONTH LIBOR -120 MONTH IO	80	\$27,196,974.00	3.30	\$339,962.18	5.713	84.81	712
7/6 MONTH LIBOR - 84 MONTH IO	16	\$5,792,150.00	0.70	\$362,009.38	5.699	87.07	724
7/6 MONTH LIBOR -120 MONTH IO	48	\$17,400,956.00	2.11	\$362,519.92	5.773	83,85	734
Interest Only - ARM - 2 Year/6 Month	8	\$2,427,350.00	0.29	\$303,418.75	6.479	91.55	706
Interest Only - ARM - 3 Year/6 Month	20	\$7,274,650.00	0.88	\$363,732,50	6.319	90.31	684
Teasle	2 010	S823 524 324 DO	100.00	\$392 125 50	6 157	96 22	704

Geographical Distribution of Mortgages Loans

	·		% of Aggregate				
	Number of	Aggregate Principal	Principal Balance	AVG CURRENT	WA GROSS	WA	
State	Loans	Balance as of Cut-off Date	as of Cut-off Date	BALANCE	CPN	COMBLTV	WA FICO
California	1,106	\$409,759,190.00	49.76	\$370,487.51	5.980	84.76	704
Georgia	659	\$128,700,179.00	15.63	\$195,296.17	6.005	91.87	716
Florida	257	\$53,873,683.00	6.54	\$209,625.23	6,648	89.16	702
Other	897	\$231,191,272.00	28.07	\$257,738.32	6.440	85.35	696
Total:	2.919	\$823,524,324,00	100.00	\$282,125,50	6.157	86.33	704

Prepay Penalty for Mortgage Loans

			% of Aggregate				
	Number of	Aggregate Principal	Principal Balance	AVG CURRENT	WA GROSS	WA	
Prepay Penalty	Loans	Balance as of Cut-off Date	as of Cut-off Date	BALANCE	CPN	COMBLTV	WA FICO
No Prepay Penalty	695	\$216,181,081.00	26.25	\$311,051.92	6,389	84.51	703
Prepay Penalty	2,224	\$607,343,243.00	73,75	\$273,085.99	6.074	86,97	704
Total:	2.919	\$823 524 324 00	100.00	\$282 125 50	6.157	96 33	704

Prepay Term for Mortgage Loans

			% of Aggregate				
	Number of	Aggregate Principal	Principal Balance	AVG CURRENT	WA GROSS	WA	
Prepay Term	Loans	Balance as of Cut-off Date	as of Cut-off Date	BALANCE	CPN	COMBLTV	WA FICO
0	695	\$216,181,081.00	26.25	\$311,051.92	6.389	84.51	703
6	26	\$10,387,890.00	1,26	\$399,534,23	6.005	77.95	729
12	205	\$73,085,067.00	8.87	\$356,512.52	6.207	84.66	699
24	804	\$220,488,255.00	26.77	\$274,239.12	6,101	90.59	696
36	954	\$240,981,474.00	29.26	\$252,601.13	6.064	84.75	705
60	235	\$62,400,557.00	7.58	\$265,534.29	5.871	87.02	729
Total:	2,919	\$823,524,324,00	100.00	\$282,125,50	6.157	86.33	704

Fico Scores of Mortgage Loans

			% of Aggregate				
	Number of	Aggregate Principal	Principal Balance	AVG CURRENT	WA GROSS	WA	
Fico Scores	Loans	Balance as of Cut-off Date	ns of Cut-off Date	BALANCE	CPN	COMBLTV	WA FICO
580 - 599	20	\$5,273,850.00	0.64	\$263,692.50	6.895	83.24	588
600 - 619	37	\$12,511,800.00	1.52	\$338,156.76	6.699	82.96	608
620 - 639	219	\$55,731,365.00	6.77	\$254,481.12	6.594	86.93	630
640 - 659	324	\$85,830,975.00	10.42	\$264,910.42	6.372	87.17	650
660 - 679	400	\$112,921,468.00	13.71	\$282,303.67	6.298	88.30	670
680 - 699	475	\$134,793,416.00	16.37	\$283,775.61	6,186	87.30	688
700 - 719	359	\$107,816,444.00	13.09	\$300,324.36	6.074	85.96	709
720 - 739	352	\$103,112,220.00	12.52	\$292,932.44	5.957	85.62	729
740 - 759	310	\$81,353,944.00	9.88	\$262,432.08	5.980	87.05	749
760 - 779	239	\$69,871,545.00	8.48	\$292,349.56	5.918	84.06	769
780 - 799	145	\$43,798,937.00	5.32	\$302,061.63	5.931	82.79	788
800 +	39	\$10,508,360.00	1.28	\$269,445.13	5.857	83.16	807
Total:	2,919	\$823,524,324.00	100.00	\$282,125.50	6.157	86.33	704

^{**} For ARM loans please break out 2/28, 3/27, 5/25 by percentage
** For IO loans please include length of ammortization term and fixed rate term (2yr, 3yr, 5yr, 10yr)

OPMAC05-4 All records

PREPAYTYPE	COUNT	UPB	%	AVG UPB	WAC	LTV	LTV OTERM	WAM	AGE	DTI	FICO
12H	272	90,038,049	8.40%	331,022.24	6.308%	74.32%	356	353	6	39.97%	692
12M	7.7	9,188,672	98.0	340,321.17	5.888	66.63	360	357	33	36.72	727
12S	14	5,598,564	0.52	399,897.43	5.881	71.44	335	331	£	33.25	728
24H	199	178,583,359	16.66	270,171.50	6.094	78.77	360	357	7	37.86	689
24M	268	63,026,239	5.88	235,172.53	6.304	77.84	359	357	33	37.94	702
24S	29	8,829,024	0.82	304,449.10	6.257	72.63	360	357	6	35.13	716
36H	1,058	255,339,690	23.82	241,341.86	9.060	73.45	355	353	7	36.84	703
36M	208	51,639,945	4.82	248,268.97	6.200	73.98	356	353	٣	38.28	208
36S	98	16,762,315	1.56	299,327.05	6.079	72.49	360	357	e	34.87	727
H09	109	20,553,231	1.92	188,561.76	6.248	27.77	358	356	7	36.73	669
W09	39	7,836,974	0.73	200,948.04	6.331	79.15	356	353	6	40.36	712
S09	136	44,433,068	4.15	326,713.74	5.662	75.97	329	357	7	32.96	745
Н9	91	5,252,178	0.49	328,261.13	6.037	67.50	360	357	æ	37.33	738
W9	15	6,047,855	0.56	403,190.35	5.863	67.78	360	358	7	31.02	729
S9	6	1,098,450	0.10	366,150.00	6.041	79.70	360	357	3	43.25	701
No PPP	1,084	307,510,391	28.69	283,681.17	6.439	76.22	356	353	3	38.81	269
Total:	3,995	1,071,738,004	100.00%	268,269.84	6.204%	75.57%	357	354	3	37.71%	701

OPMAC05-4 GROUPI

PREPAYTYPE	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
12H	190	69,161,675	8.18%	364,008.81	6.244%	75.40%	355	352	€	39.59%	693
12M	20	7,514,499	0.89	375,724.93	5.826	68.91	360	357	3	37.26	727
12S	14	5,598,564	99.0	399,897.43	5.881	71.44	335	331	ę,	33.25	728
24H	594	167,310,419	19.80	281,667.37	6.075	79.09	360	357	7	37.96	889
24M	210	53,962,704	6.38	256,965.26	6.233	78.17	359	326	3	37.96	701
24S	79	8,246,566	0.98	317,175.60	6.283	73.88	360	357	٣	35.87	719
36H	618	174,954,062	20.70	283,097.19	5.949	74.07	353	351	7	36.76	706
36M	95	31,206,173	3.69	328,486.03	5.988	74.36	353	350	٣	37.60	709
36S	43	14,406,999	1.70	335,046.50	800.9	72.62	360	357	3	34.25	721
H09	98	11,527,529	1.36	205,848.74	6.181	77.26	357	355	7	35.01	702
W09	7.7	5,684,174	19.0	210,524.95	6.281	78.76	354	351	33	40.58	709
S09	911	39,911,134	4.72	344,061.50	5.613	76.08	329	356	7	32.93	744
Н9	15	5,176,319	0.61	345,087.90	6.034	67.32	360	357	3	38.01	739
W9	11	5,051,375	09.0	459,215.89	5.891	67.21	360	358	7	30.15	731
S9	9	1,098,450	0.13	366,150.00	6.041	79.70	360	357	3	43.25	701
No PPP	742	244,345,760	18.91	329,306.95	6.404	76.83	355	353	3	38.71	695
Total:	2,780	845,156,398 100.00%	100.00%	304,013.09	6.142%	76.25%	356	354	7	37.58%	701

PREPAYTYPE	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
12H	83	20,876,375	9.21%	254,589.93	6.519%	70.75%	360	357	6	41.27%	889
12M	7	1,674,173	0.74	239,167.58	6.167	56.41	360	357	6	33.03	720
24H	29	11,272,940	4.98	168,252.84	6.380	73.99	360	358	7	36.21	704
24M	88	9,063,536	4.00	156,267.85	6.727	75.90	360	357	ť	37.74	206
24S		582,458	0.26	194,152.76	5.886	\$4.84	360	357	3	20.83	673
36H	440	80,385,628	35.48	182,694.61	6.302	72.09	360	358	7	37.02	869
36M	113	20,433,772	9.02	180,829.84	6.524	73.41	360	357	6	39.59	707
365	13	2,355,315	1.04	181,178.11	6.513	11.71	360	357	3	40.45	728
H09	S	9,025,702	3.98	170,296.27	6.334	78.29	360	358	7	39.45	695
W09	12	2,152,800	0.95	179,400.01	6.465	80.19	360	357	e	39.59	720
S09	70	4,521,935	2.00	226,096.73	6.092	74.93	360	358	7	33.23	749
Н9	-	75,860	0.03	75,859.54	6.250	79.58	360	357	9	12.52	707
W9	4	996,481		249,120.14	5.722	70.70	360	357	e	37.07	717
No PPP	342	63,164,632	ļ	184,691.91	6.573	73.83	360	357	3	39.23	702
Total:	1,215	226,581,606	100.00%	186,486.92	6.434%	73.03%	360	357	3	38.23%	101

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Pool Summary	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM WAM	1 1	AGE	DTI	FICO
Conforming Non-Conforming	954	\$170,676,202.27	64.63%	178,905.87	6.288%	78.99% 76.26	358	356 355	3 5	37.18% 36.44	704
Total:	1,131	\$264,073,721.67 100.00%	100.00%	233,486.93	6.221%	78.02%	358	356	2	36.92%	703
AVG UPB: \$233,486,93 MIN UPB: \$40,000.00 MAX UPB: \$1,252,078.62 GROSS WAC: 6.2290683065% MIN RATE: 3.875% MIN ORIG LTY: 105.56% MAX ORIG LTY: 100.00% MIN WAM: 177 MAX WAM: 359 % SFPUD: 100.00% % FULL/ALT: 25.92% % CASHOUT: 14.45% % CASHOUT: 14.45% % CASHOUT: 10.00% % FIVE LALT: 76.16% WA LTY: 78.02% % FICO > 679: 68.64% % NO FICO: 0.00% % PREPAY PENALTY: 76.16% CALIFORNIA %: 23.80% NORTH CA. %: 5.22% SOUTH CA. %: 5.22% SOUTH CA. %: 5.22% ARM%: 67.14% FIXED%: 33.86% 10%: \$4.44%											

Je UBS Investment

OPMAC05_4 PUDS

Product Type	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
10/6 MONTH LIBOR -120 MONTH 10	13	\$4,246,308.00	1.61%	326,639.08	5.657%	80.29%	360	357	٤,	30.84%	755
15YR FXD	11	2,917,790.95	1.10	265,253.72	5.712	56.51	180	177	6	20.05	269
2/6 MONTH LIBOR	22	4,251,982.95	191	193,271.95	6.836	85.75	360	358	7	36.11	654
2/6 MONTH LIBOR - 24 MONTH 10	7	644,750.00	0.24	322,375.00	6.341	77.26	360	356	4	45.07	889
2/6 MONTH LIBOR - 60 MONTH 10	17	6,213,500.00	2.35	365,500.00	6.507	82.53	360	357	٣	43.38	643
2/6 MONTH LIBOR -120 MONTH IO	199	50,230,736.00	19.02	252,415.76	6.266	80.14	360	358	7	38.72	669
30YR FXD	155	30,704,611.25	11.63	198,094.27	6.331	73.98	360	357	ĸ	37.64	902
30YR FXD - 60 MONTH 10	-	115,200.00	0.04	115,200.00	5.000	90.00	360	357	3	44.89	899
30YR FXD -120 MONTH 10	221	53,031,651.00	20.08	239,962.22	6.405	75.83	360	358	7	36.09	208
3/6 MONTH LIBOR	-	192,079.99	0.07	192,079.99	6.807	90.00	360	357	۳	33.48	999
3/6 MONTH LIBOR - 36 MONTH 10	7	312,900.00	0.12	156,450.00	5.981	75.74	360	357	6	52.99	721
3/6 MONTH LIBOR - 60 MONTH 10	3	874,800.00	0.33	291,600.00	6.449	84.71	360	358	7	31.82	159
3/6 MONTH LIBOR -120 MONTH 10	31	8,038,518.00	3.04	259,307.03	5.979	78.75	360	357	ĸ	36.21	402
5/6 MONTH LIBOR	10	2,217,646.51	0.84	221,764.65	6.439	81.98	360	357	٣	38.58	989
5/6 MONTH LIBOR - 36 MONTH 10	-	359,650.00	0.14	359,650.00	5.750	76.52	360	356	4	30.56	189
5/6 MONTH LIBOR - 60 MONTH 10	61	6,878,275.00	2.60	362,014.47	5.986	79.72	360	357	£	37.95	695
5/6 MONTH LIBOR -120 MONTH 10	370	77,682,079.00	29.42	209,951.56	6.197	78.73	360	358	7	36.96	90/
6 MONTH LIBOR - 60 MONTH 10	-	220,000.00	0.08	220,000.00	7.000	80.00	360	357	3	33.05	19/
6 MONTH LIBOR -120 MONTH 10	31	8,359,599.00	3.17	269,664.48	5.471	80.43	360	356	4	34.26	704
7/6 MONTH LIBOR	3	815,338.02	0.31	271,779.34	5.409	80.00	360	358	7	27.28	171
7/6 MONTH LIBOR - 84 MONTH 10	-	500,000.00	0.19	500,000.00	5.999	80.00	360	357	£	39.50	746
7/6 MONTH LIBOR -120 MONTH IO	17	5,266,306.00	1.99	309,782.71	5.435	80.72	360	358	7	32.71	732
Total:	1,131	\$264,073,721.67 100.00%	100.00%	233,486.93	6.221%	78.02%	358	356	2	36.92%	703

Original Balance	COUNT	OPB	%	AVG 0PB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
\$0.01 - \$50,000.00	7	\$80,000.00	0.03%	40,000.00	%000.9	22.45%	360	358	7	0.00%	751
\$50,000.01 - \$100,000.00	75	6,500,121.00	2.46	86,668.28	6.365	70.65	355	353	7	34.29	869
\$100,000.01 - \$150,000.00	327	42,187,340.00	15.96	129,013.27	6.433	78.72	359	357	7	36.59	711
\$150,000.01 - \$200,000.00	261	44,897,913.00	16.99	172,022.66	6.327	80.05	357	355	7	37.12	701
\$200,000.01 - \$250,000.00	127	28,264,915.00	10.69	222,558.39	6.199	79.43	358	356	7	37.29	669
\$250,000.01 - \$300,000.00	80	21,871,836.00	8.27	273,397.95	6.190	78.79	360	358	7	38.35	702
\$300,000.01 - \$350,000.00	89	21,915,702.00	8.29	322,289.74	6.079	79.78	357	355	3	38.83	206
\$350,000.01 - \$400,000.00	48	17,918,067.00	6.78	373,293.06	6.085	77.66	360	358	7	34.73	695
\$400,000.01 - \$450,000.00	4	17,436,100.00	9.90	425,270.73	6.093	78.50	360	358	7	39.42	709
\$450,000.01 - \$500,000.00	31	14,659,412.00	5.55	472,884.26	6.181	80.86	360	357	e	36.52	695
\$500,000.01 - \$550,000.00	10	5,198,150.00	1.97	519,815.00	6.031	78.24	360	357	3	36.72	206
\$550,000.01 - \$600,000.00	12	6,820,086.00	2.58	568,340.50	6.188	90.92	360	358	7	37.10	706
\$600,000.01 - \$650,000.00	22	13,956,750.00	5.28	634,397.73	6.189	74.65	360	358	7	37.60	69
\$650,000.01 - \$700,000.00	9	4,011,900.00	1.52	668,650.00	5.418	75.85	360	357	e	37.33	869
\$700,000.01 - \$750,000.00	æ	5,779,750.00	2.19	722,468.75	5.969	78.68	360	357	٣	34.86	735
\$800,000.01 - \$850,000.00	-	836,250.00	0.32	836,250.00	6.250	75.00	360	356	4	0.00	681
\$850,000.01 - \$900,000.00	3	2,636,000.00	1.00	878,666.67	6.165	70.25	360	358	7	37.27	704
\$900,000.01 - \$950,000.00	-	942,000.00	0.36	942,000.00	5.875	00.09	360	357	33	0.00	694
\$950,000.01 - \$1,000,000.00	5	4,969,999.00	1.88	993,999.80	6.822	64.15	360	357	33	36.86	713
\$1,000,000.01 >=	3	3,432,500.00	1.30	1,144,166.67	5.897	68.19	294	291	3	22.84	693
Total:	1,131	\$264,314,791.00 100.00%	100.00%	233,700.08	6.221%	78.02%	358	356	7	36.92%	703
Minimum: \$40,000.00			:								
Maximum: \$1,267,000,00											

$OPMAC05_4$ PUDs

Unpaid Balance	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
\$0.01 - \$50,000.00	7	\$80,000.00	0.03%	40,000.00	6.000%	22.45%	360	358	7	0.00%	751
\$50,000.01 - \$100,000.00	75	6,487,237.03	2.46	86,496.49	6.365	20.66	355	353	7	34.29	869
\$100,000.01 - \$150,000.00	327	42,140,787.58	15.96	128,870.91	6.432	78.72	359	357	7	36.60	711
\$150,000.01 - \$200,000.00	797	45,047,488.60	17.06	171,936.98	6.324	80.04	357	355	7	37.17	101
\$200,000.01 - \$250,000.00	126	28,039,882.36	10.62	222,538.75	6.202	79.43	358	356	7	37.22	700
\$250,000.01 - \$300,000.00	80	21,846,443.16	8.27	273,080.54	6.190	78.79	360	358	7	38.35	702
\$300,000.01 - \$350,000.00	89	21,898,606.84	8.29	322,038.34	6.079	79.79	358	355	3	38.83	902
\$350,000.01 - \$400,000.00	48	17,913,699.94	6.78	373,202.08	6.085	27.66	360	358	7	34.73	695
\$400,000.01 - \$450,000.00	4	17,415,685.39	9.90	424,772.81	6.093	78.51	360	358	7	39.42	709
\$450,000.01 - \$500,000.00	31	14,652,663.61	5.55	472,666.57	6.181	80.86	360	357	E.	36.52	695
\$500,000.01 - \$550,000.00	10	5,194,548.93	1.97	519,454.89	6.031	78.24	360	357	33	36.70	206
\$550,000.01 - \$600,000.00	12	6,816,596.08	2.58	568,049.67	6.188	76.08	360	358	7	37.10	206
\$600,000.01 - \$650,000.00	22	13,956,750.00	5.29	634,397.73	6.189	74.65	360	358	7	37.60	694
\$650,000.01 - \$700,000.00	9	4,006,671.68	1.52	667,778.61	5.417	75.84	360	357	e	37.35	869
\$700,000.01 - \$750,000.00	œ	5,774,832.86	2.19	721,854.11	5.970	78.68	360	357	33	34.86	735
\$800,000.01 - \$850,000.00		836,250.00	0.32	836,250.00	6.250	75.00	360	356	4	0.00	681
\$850,000.01 - \$900,000.00	3	2,636,000.00	1.00	878,666.67	6.165	70.25	360	358	7	37.27	704
\$900,000.01 - \$950,000.00	-	942,000.00	0.36	942,000.00	5.875	90.09	360	357	3	0.00	694
\$950,000.01 - \$1,000,000.00	S	4,969,999.00	1.88	993,999.80	6.822	64.15	360	357	3	36.86	713
\$1,000,000.01 >=	3	3,417,578.62	1.29	1,139,192.87	5.898	68.24	294	291	3	22.89	693
Total:	1,131	\$264,073,721.67 100.00%	100.00%	233,486.93	6.221%	78.02%	358	356	2	36.92%	703
Minimum: \$40,000.00 Maximum: \$1.252.078.62											

Gross Rate	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM WAM	WAM	AGE	DTI	FICO
3.501% - 4.000%	1	\$274,899.00	0.10%	274,899.00	3.875%	80.00%	360	355	S	29.97%	707
4.001% - 4.500%	7	\$28,074.00	0.20	264,037.00	4.470	80.00	360	355	ĸ	19.98	724
4.501% - 5.000%	22	7,409,541.85	2.81	336,797.36	4.892	76.04	353	350	3	33.03	727
5.001% - 5.500%	103	26,951,098.11	10.21	261,661.15	5.376	76.11	355	353	7	33.54	729
5.501% - 6.000%	323	86,583,952.29	32.79	268,061.77	5.857	76.28	357	355	7	36.68	713
6.001% - 6.500%	350	74,986,598.86	28.40	214,247.43	6.319	78.27	359	357	7	38.12	692
6.501% - 7.000%	200	39,649,236.91	15.01	198,246.18	6.803	81.43	359	357	3	38.64	069
7.001% - 7.500%	93	19,447,344.96	7.36	209,111.24	7.291	78.91	360	357	3	36.75	695
7.501% - 8.000%	25	5,613,569.42	2.13	224,542.78	7.776	83.70	360	358	7	38.73	684
8.001% - 8.500%	7	1,765,640.74	0.67	252,234.39	8.212	80.15	360	357	e	32.22	629
8.501% - 9.000%	4	757,565.52	0.29	189,391.38	8.780	99.78	360	358	7	41.19	629
9.001% - 9.500%	-	106,200.00	0.04	106,200.00	9.125	95.00	360	329	-	0.00	229
Total:	1,131	\$264,073,721.67 100.00%	100.00%	233,486.93	6.221%	78.02%	358	356	2	36.92%	703
Minimum: 3.875%											
Maximum: 9.125%											

We UBS Investment

Original Term to Maturity	COUNT	UPB	%	AVG UPB	WAC	LTV	LTV OTERM WAM AGE	WAM	AGE	рті ғісо	FICO
180	=	\$2,917,790.95		265,253.72	5.712%	56.51%	180	171	3	20.05%	269
360	1,120	261,155,930.73	98.90	233,174.94	6.227	78.26	360	358	2	37.10	703
Total:	1,131	\$264,073,721.67 100.00%	100.00%	233,486.93 6.221%	6.221%	78.02%		358 356	- 1	2 36.92%	703
Minimum: 180											
Maximum: 360											

Remaining Term to Stated Maturity	COUNT	UPB	%	AVG UPB	WAC	LTV	WAC LTV OTERM	WAM AGE	AGE	DTI	DTI FICO
121 - 180	Ξ	\$2,917,790.95		265,253.72	5.712%	%15.95	180	177	ĸ	20.05%	697
301 - 360	1,120	261,155,930.73	98.90	233,174.94	6.227		360	358	7	37.10	703
Total:	1,131	\$264,073,721.67 100.00%	100.00%	233,486.93	6.221%	78.02%		356	2	358 356 2 36.92%	703
Minimum: 177											
Maximum: 359											

Seasoning	COUNT	UPB	%	AVG UPB	WAC	LTV	WAC LTV OTERM WAM AGE	WAM	AGE	DTI	DTI FICO
1	230	\$50,722,842.00	_	220,534.10	6.152%	79.53%	359	358	-	36.23%	
2	367	81,229,352.76		221,333.39	6.247	78.33	358	356	7	36.43	702
9	407	100,938,312.87	38.22	248,005.68	6.227	76.72	357	354	3	36.67	
4	83	21,689,573.36		261,320.16	6.407	78.39	360	356	4	40.47	700
5	44	9,493,640.68		215,764.56	5.873	80.43	360	355	5	39.30	704
Total:	1,131	\$264,073,721.67 100.00%	100.00%	233,486.93 6.221% 78.02%	6.221%	78.02%	358	356	7	356 2 36.92%	703
Minimum: 1											
Maximum: 5											

OPMAC05_4 PUDs

DTI	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	ITO	FIC0
<= 0.000%	252	\$58,558,828.07	22.18%	232,376.30	6.366%	75.37%	358	355	~	0.00%	708
1.001% - 6.000%		90,365.00	0.03	90,365.00	7.500	74.41	360	359	_	5.25	704
6.001% - 11.000%	3	320,739.58	0.12	106,913.19	6.817	80.24	360	358	7	8.32	675
11,001% - 16,000%	11	3,050,378.49	1.16	277,307.14	5.879	70.21	286	283	6	13.59	674
16.001% - 21.000%	32	9,391,070.03	3.56	293,470.94	5.998	67.98	354	352	7	18.71	726
21.001% - 26.000%	4	7,855,075.11	2.97	191,587.20	6.136	79.78	360	358	7	24.23	712
26.001% - 31.000%	84	19,343,252.64	7.32	230,276.82	5.920	78.06	359	356	7	28.59	720
31.001% - 36.000%	171	38,929,743.54	14.74	227,659.32	6.194	79.36	359	357	7	33.75	712
36.001% - 41.000%	246	58,009,566.64	21.97	235,811.25	6.151	79.82	359	357	7	38.59	869
41.001% - 46.000%	222	50,981,047.06	19.31	229,644.36	6.238	79.28	360	358	7	43.24	694
46.001% - 51.000%	09	15,008,415.53	5.68	250,140.26	6.603	80.79	360	357	3	48.32	685
51.001% - 56.000%	4	1,120,040.00	0.42	280,010.00	5.849	80.00	360	357	٣	52.99	700
26.001% - 61.000%	3	1,282,300.00	0.49	427,433.33	6.015	74.80	360	356	4	57.11	629
66.001% - 71.000%	-	132,900.00	0.05	132,900.00	6.125	86.69	360	356	4	66.62	703
Total:	1,131	\$264,073,721.67 100.00%	100.00%	233,486.93	6.221%	78.02%	358	356	2	36.92%	703
Minimum: 0.00% Maximum: 66.62% WADTI: 34.97%							į	į			

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$OPMAC05_4$ PUDs

FICO Scores	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
580 - 589	-	\$204,772.38	0.08%	204,772.38	5.990%	57.22%	360	358	7	44.32%	584
590 - 599	9	1,307,839.55	0.50	217,973.26	6.919	79.30	360	358	7	42.52	593
609 - 009	6	1,136,500.00	0.43	378,833.33	6.993	90.56	360	358	7	38.79	603
610 - 619	3	915,700.00	0.35	305,233.33	6.855	90.42	360	359	-	32.72	613
620 - 629	32	6,480,857.77	2.45	202,526.81	6.554	79.24	360	358	7	37.94	625
630 - 639	99	15,987,867.98	90.9	245,967.20	6.580	73.25	345	342	6	35.64	635
640 - 649	20	10,173,782.59	3.85	203,475.65	6.564	77.81	360	357	3	40.36	645
620 - 659	57	12,790,777.91	4.84	224,399.61	6.331	78.96	357	355	6	39.86	655
699 - 099	99	16,472,468.90	6.24	249,582.86	6.413	79.39	360	357	3	38.22	664
670 - 679	9/	17,350,942.65	6.57	228,301.88	6.420	78.22	360	358	7	37.70	674
689 - 089	113	29,003,646.71	10.98	256,669.44	6.231	78.35	359	356	3	39.36	684
669 - 069	85	20,562,025.31	7.79	241,906.18	6.295	77.34	360	358	7	33.46	694
700 - 709	79	19,983,977.45	7.57	252,961.74	6.122	80.01	360	358	7	38.67	704
710 - 719	20	11,167,771.53	4.23	223,355.43	6.160	78.31	360	357	33	39.66	714
720 - 729	62	18,774,884.72	7.11	237,656.77	5.999	79.01	360	358	7	36.53	725
730 - 739	89	16,219,690.42	6.14	238,524.86	5.941	78.23	360	358	7	37.91	734
740 - 749	<i>L</i> 9	14,053,423.69	5.32	209,752.59	5.964	78.57	358	356	7	33.37	744
750 - 759	65	13,653,568.95	5.17	210,054.91	6.129	78.21	359	356	7	36.61	154
692 - 092	53	12,636,189.20	4.79	238,418.66	6.104	17.67	360	358	7	33.97	992
977 - 977	48	10,840,392.48	4.11	225,841.51	5.810	75.73	355	352	7	35.42	775
780 - 789	35	8,404,730.60	3.18	240,135.16	6.092	77.48	360	358	7	30.26	784
790 - 799	61	4,292,366.55	1.63	225,914.03	6.190	73.59	341	338	e	33,34	793
608 - 008	œ	1,142,996.33	0.43	142,874.54	6.097	76.24	335	333	7	30.85	803
810 - 819	3	516,548.00	0.20	172,182.67	6.171	67.22	360	358	2	23.06	814
Total:	1,131	\$264,073,721.67 100.00%	100.00%	233,486.93	6.221%	78.02%	358	356	2	36.92%	703
Minimum FICO: 584 Maximum FICO: 816 WA FICO: 703											

Loan to Value Ratio	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM WAM	WAM	AGE	DTI	FICO
15.01% - 20.00%	2	\$1,040,000.00	0.39%	520,000.00	7.327%	16.36%	360	357	6	19.73%	638
20.01% - 25.00%	-	85,000.00	0.03	85,000.00	5.875	20.86	360	359	-	44.71	713
25.01% - 30.00%	vo	614,062.98	0.23	122,812.60	5.676	26.91	313	311	7	21.87	730
30.01% - 35.00%	2	177,877.15	0.07	88,938.57	6.111	32.85	260	257	3	0.00	687
35.01% - 40.00%	4	626,400.00	0.24	156,600.00	5.902	36.43	360	357	9	28.41	718
40.01% - 45.00%	9	1,327,962.78	0.50	221,327.13	5.894	42.45	360	357	3	33.12	683
45.01% - 50.00%	12	2,255,640.63	0.85	187,970.05	5.782	47.44	310	307	7	28.40	736
50.01% - 55.00%	==	3,216,333.29	1.22	292,393.94	5.903	51.81	360	358	7	25.86	750
55.01% - 60.00%	17	6,074,100.67	2.30	357,300.04	5.904	58.48	318	316	33	25.45	889
60.01% - 65.00%	11	4,942,170.07	1.87	290,715.89	5.779	63.27	355	352	3	42.60	206
65.01% - 70.00%	89	13,110,046.04	4.96	222,204.17	6.262	69.28	360	358	7	38.00	705
70.01% - 75.00%	99	17,468,759.35	6.62	291,145.99	6.424	73.76	360	357	33	34.47	713
75.01% - 80.00%	807	184,935,274.57	70.03	229,163.91	6.144	79.79	360	357	7	37.47	704
80.01% - 85.00%	æ	2,820,681.77	1.07	352,585.22	6.282	84.31	360	357	33	38.95	99
85.01% - 90.00%	64	13,563,448.89	5.14	211,928.89	6.780	89.65	360	358	7	36.87	189
90.01% - 95.00%	43	8,910,999.35	3.37	207,232.54	7,106	94.99	360	358	7	36.89	704
95.01% - 100.00%	13	2,904,964.14	1.10	223,458.78	6.376	99.66	360	358	7	37.18	732
Total:	1,131	\$264,073,721.67 100.00%	100.00%	233,486.93	6.221%	78.02%	358	356	2	36.92%	703
Minimum: 15.56											
Maximum: 100.00											

Combined Loan To Value Ratio	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	III	FICO
15.01% - 20.00%	7	\$1,040,000.00	0.39%	520,000.00	7.327%	16.36%	360	357		19.73%	638
20.01% - 25.00%	-	85,000.00	0.03	85,000.00	5.875	20.86	360	359	-	44.71	713
25.01% - 30.00%	30	614,062.98	0.23	122,812.60	9.676	26.91	313	311	7	21.87	730
30.01% - 35.00%	7	177,877.15	0.07	88,938.57	6.111	32.85	790	257	3	0.00	289
35.01% - 40.00%	4	626,400.00	0.24	156,600.00	5.902	36.43	360	357	e	28.41	718
40.01% - 45.00%	9	1,327,962.78	0.50	221,327.13	5.894	42.45	360	357	e	33.12	683
45.01% - 50.00%	01	1,872,472.46	0.71	187,247.25	5.941	47.15	336	334	7	36.66	725
50.01% - 55.00%	=	2,620,439.14	0.99	238,221.74	5.750	51.62	339	337	7	24.54	746
55.01% - 60.00%	13	5,267,343.66	1.99	405,180.28	2.867	58.58	312	309	3	24.96	685
60.01% - 65.00%	15	4,161,379.07	1.58	277,425.27	5.891	62.95	354	351	3	42.60	701
65.01% - 70.00%	11	5,051,840.50	1.91	297,167.09	6.028	68.77	360	358	7	35.29	717
70.01% - 75.00%	24	8,396,058.75	3.18	349,835.78	5.955	70.79	360	357	33	35.28	216
75.01% - 80.00%	136	36,674,022.56	13.89	269,661.93	6.023	79.49	329	356	3	36.22	709
80.01% - 85.00%	13	5,115,431.77	1.94	393,494.75	5.870	77.91	360	357	٣	37.62	989
85.01% - 90.00%	157	38,212,447.60	14.47	243,391.39	6.470	81.53	360	358	7	36.45	200
90.01% - 95.00%	256	53,555,618.88	20.28	209,201.64	6.483	81.29	360	357	7	36.33	702
95.01% - 100.00%	459	99,275,364.36	37.59	216,286.20	6.157	80.24	360	357	7	38.53	703
Total:	1,131	\$264,073,721.67 100.00%	100.00%	233,486.93	6.221%	78.02%	358	356	7	36.92%	703
Minimum: 15.56 Maximum: 100.00											

Aug 8, 2005 11:54

Geographic Concentration	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
Georgia	453	\$85,443,069.53	32.36%	188,616.05	6.019%	79.46%	359	357	7	35.25%	712
California	149	62,837,956.26	23.80	421,731.25	6.036	75.49	356	354	3	37.87	701
Florida	150	32,194,727.08	12.19	214,631.51	6.658	80.58	358	356	7	37.43	200
Nevada	62	16,611,333.70	6.29	267,924.74	6.057	77.32	360	357	3	39.94	902
Arizona	83	15,857,057.01	00.9	191,048.88	6.516	79.45	358	356	3	35.71	969
Colorado	35	9,491,850.38	3.59	271,195.73	6.462	26.68	360	357	3	39.87	208
Техаѕ	59	8,278,500.47	3.13	140,313.57	6.664	79.21	354	350	6	38.59	969
Washington	18	5,637,732.50	2.13	313,207.36	6.038	77.65	360	358	7	38.27	169
New Jersey	17	5,372,755.39	2.03	316,044.43	6.025	74.78	346	344	7	36.04	707
North Carolina	25	4,670,876.62	1.77	186,835.06	6.457	73.17	360	357	6	38.11	683
South Carolina	19	4,007,827.41	1.52	210,938.28	6.752	64.70	360	358	7	33.21	692
Virginia	6	3,295,242.63	1.25	366,138.07	6.697	78.02	360	358	7	39.24	693
Maryland	7	2,186,548.14	0.83	312,364.02	6.738	83.76	360	358	7	44.42	159
New Mexico	14	1,818,772.88	69.0	129,912.35	6.804	81.30	360	357	3	35.39	684
Pennsylvania	9	1,624,095.19	0.62	270,682.53	6.342	78.90	360	357	33	34.07	687
Hawaii	3	1,209,409.70	0.46	403,136.57	6.295	87.02	360	358	7	36.41	727
Missouri	3	828,394.76	0.31	276,131.59	6.798	78.93	360	357	e	40.13	129
Mississippi	9	709,535.05	0.27	118,255.84	6.647	78.00	360	358	7	33.47	733
Illinois	4	546,371.00	0.21	136,592.75	7.315	77.89	360	359	-	38.36	783
Oregon	7	401,395.52	0.15	200,697.76	6.263	85.52	360	358	7	39.63	859
New York	-	300,000.00	0.11	300,000.00	6.650	89.55	360	359	-	35.64	617
Alabama	2	222,087.80	80.0	111,043.90	7.361	95.00	360	358	7	29.32	778
Indiana	-	168,000.00	90.0	168,000.00	6.500	80.00	360	359	_	41.10	627
Minnesota	-	143,600.00	0.05	143,600.00	5.875	80.00	360	355	S	44.51	170
Maine	-	129,232.67	0.05	129,232.67	5.625	80.00	360	355	3	35.79	902
Idaho	-	87,350.00	0.03	87,350.00	6.375	86.69	360	358	7	38.48	755
Total:	1,131	\$264,073,721.67 100.00%	100.00%	233,486.93	6.221%	78.02%	358	356	2	36.92%	703

North-South CA	COUNT	UPB	%	AVG UPB	WAC	LTV	LTV OTERM	WAM	AGE	DTI	FICO
North CA	32	\$13,785,980.85	5.22%	430,811.90	6.014%	77.56%	360	357	6	40.69%	Ė
South CA	111	49,051,975.42	18.58	419,247.65	6.043	74.91	355	353	3	37.22	700
States Not CA	982	201,235,765.41	76.20	204,924.40	6.279	78.81	359	326	7	36.63	`
Total:	1,131	\$264,073,721.67	100.00%	233,486.93	6.221%	78.02%	358	356	7	36.92%	703

Zip Code Concemtration	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
30349	36	\$5,944,515.10	2.25%	165,125.42	6.050%	82.33%	360	358	2	36.94%	969
30213	29	4,469,050.28	1.69	154,105.18	6.151	19.60	360	358	7	34.51	694
08872	6	3,397,236.63	1.29	377,470.74	5.853	74.58	338	336	7	38.68	714
30517	22	3,369,272.00	1.28	153,148.73	6.201	79.61	360	358	7	37.30	700
89178	15	2,991,086.00	1.13	199,405.73	6.298	81.52	360	358	7	39.64	694
Other	1,020	243,902,561.66	92.36	239,120.16	6.231	77.87	358	356	3	36.90	704
Total:	1,131	\$264,073,721.67	100.00%	233,486.93	6.221%	78.02%	358	356	7	36.92%	703

Loan Purpose	COUNT	UPB	%	AVG UPB	WAC	LTV	LTV OTERM WAM AGE	WAM	AGE	DTI	FICO
Purchase	896	\$209,112,405.75	79.19%	216,025.21	6.269%	79.78%	359	356	2	37.46%	705
Refinance - Cashout	911	38,146,300.21	14.45	328,847.42	6.156	70.01	360	357	· 65	36.98	
Refinance - Rate Term	47	16,815,015.71	6.37	357,766.29	5.766	74.38	343	341	ъ.	30.99	
Total:	1,131	\$264,073,721.67	100.00%	233,486.93	6.221%	78.02%	358	356	7	36.92%	703

Document Type	-	1	i								
	COUNT	OPB	%	AVG UPB	WAC	LT	OTERM	WAM	AGE	DŢ	FICO
Stated Income Full Asset	426	\$99,746,471.32	37.77%	234,146.65	6.237%	77.60%	359	357	6	37.50%	669
Full Documentation	291	68,435,304.02	25.92	235,172.87	5.936	79.79	355	353	7	35.31	•
Stated Documentation	162	37,333,118.27	14.14	230,451.35	6.473	80.09	360	358	7	38.31	-
No Income No Asset	138	29,819,652.81		216,084.44	6.357	72.64	355	353	3	0.00	206
No Ratio	114	28,739,175.26		252,098.03	6.375	78.20	360	358	2	0.00	711
Total:	1,131	\$264,073,721.67 100.00%	100.00%	233,486.93	6.221%	78.02%	358	356	2	36.92%	703

\$264,073,721.67 100.00% 233,486,93 6.221% 554.073,711.67 100.00% 733,486,03 6.221%	Property Type	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM WAM		AGE	DTI	FICO
101 107 1 10 100 100 100 100 100 100 100	PUD	1,131	\$264,073,721.67	100.00%	233,486.93	6.221%	78.02%	358	356	7	36.92%	703
3204,013,121.01 100.00 10 23,400.73 0.221 /0	Total:	1,131	\$264,073,721.67	100.00%	233,486.93	6.221%	78.02%	358	356	7	36.92%	703

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Occupancy	COUNT	OFB	%	AVG UPB	WAC	LIV	OIERM	WAM	AGE	DTI	FICO
Owner Occupied	835	\$212,537,923.36	80.48%	254,536.44	6.105%	78.14%	358	355	7	28.57%	701
Non-Owner Occupied	205	31,738,412.93	12.02	154,821.53	6.692	78.50	360	358	7	28.66	
Second Home	91	19,797,385.39	7.50	217,553.69	6.707	76.01	359	357	3	30.63	701
Total:	1,131	\$264,073,721.67	100.00%	233,486.93	6.221%	78.02%	358	356	7	28.73%	703

Lien Position	COUNT	UPB	%	AVG UPB	WAC	LTV	LTV OTERM	WAM	AGE	DTI	FICO
1	1,131	\$264,073,721.67	100.00%	233,486.93	6.221%	78.02%	358	356	7	36.92%	703
Total:	1,131	\$264,073,721.67	100.00%	233,486.93	6.221%	78.02%	358	356	7	36.92%	703

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Prepayment Penalty	COUNT	UPB	%	AVG UPB	WAC		LTV OTERM	WAM AGE	AGE	DTI	FICO
0	248	\$62,943,996.53	23.84%	253,806.44	6.374%	76.70%	358	356	6	38.04%	700
9	2	515,282.41	0.20	257,641.21	5.625	79.99	360	357	9	37.07	725
112	37	13,019,370.96	4.93	351,874.89	6.246	77.90	360	357	ĸ	38.54	702
24	283	67,602,777.19	25.60	238,879.07	6.354	79.57	359	357	3	37.91	869
36	439	90,222,792.01	34.17	205,518.89	6.127	77.38	357	355	7	36.03	704
09	122	29,769,502.57	11.27	244,012.32	5.880	79.28	357	354	7	34.92	720
Total:	1,131	\$264,073,721.67 100.00%	100.00%	233,486.93	6.221%	78.02%	358	356	2	36.92%	703
wa Term: 25.811											

Prepayment Type	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM WAM AGE	WAM	AGE	DTI	FICO
12H	31	\$11,563,557.16	4.38%	373,017.97	6.216%	78.35%	360	357	æ	38.00%	702
12M	Y)	1,255,813.81	0.48	251,162.76	6.325	73.43	360	357	6	44.59	705
125	1	200,000.00	0.08	200,000.00	7.500	80.00	360	357	6	0.00	726
24H	155	41,890,363.44	15.86	270,260.41	6.210	80.00	360	357	7	37.90	069
24M	125	24,408,013.75	9.24	195,264.11	6.571	78.96	359	356	3	38.06	208
24S	8	1,304,400.00	0.49	434,800.00	6.923	77.07	360	356	4	36.35	911
36H	384	76,845,917.08	29.10	200,119.58	6.128	77.40	357	354	7	35.88	701
36M	40	8,435,267.43	3.19	210,881.69	6.280	76.48	360	357	3	39.38	116
365	15	4,941,607.50	1.87	329,440.50	5.836	78.64	360	357	3	33.15	730
Н09	\$	9,734,524.67	3.69	180,268.98	6.084	80.17	359	356	7	38.29	700
M09	13	2,428,846.78	0.92	186,834.37	6.125	77.44	347	344	£	40.96	702
S09	22	17,606,131.13	6.67	320,111.48	5.734	79.04	357	355	7	32.67	734
W9	7	515,282.41	0.20	257,641.21	5.625	79.99	360	357	3	37.07	725
No PPP	248	62,943,996.53	23.84	253,806.44	6.374	76.70	358	356	3	38.04	200
Total:	1,131	\$264,073,721.67 100.00%	100.00%	233,486.93	6.221%	78.02%	358	356	7	36.92%	703

Balloon Flag	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
Not a Balloon Loan	1,131	\$264,073,721.67	100.00%	233,486.93	6.221%	78.02%	358	356	2	36.92%	703
Total:	1,131	\$264,073,721.67	100.00%	233,486.93	6.221%	78.02%	358	356	7	36.92%	703

Originator	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	ITO	FICO
Avaris Capital	7	\$340,000.00	0.13%	170,000.00	6.074%	80.00%	360	358	2	20.96%	739
Equity Now, Inc.	_	238,400.00	0.0	238,400.00	6.375	80.00	360	356	4	33.94	704
Gateway Bank FSB	91	2,381,460.29	0.00	238,146.03	5.746	71.11	360	357	ĸ	36.49	732
gage	-	368,000.00	0.14	368,000.00	6.625	80.00	360	356	4	45.99	671
Loan Center of California, Inc.	4	2,197,050.00	0.83	549,262.50	5.560	78.10	360	356	4	43.79	687
Opteum	1,031	232,294,079.73	87.97	225,309.49	6.261	78.33	358	355	7	36.68	702
Pemmtek Mortgage Services	m	1,013,509.99	0.38	337,836.66	7.525	75.21	360	357	6	36.16	899
Provident Bank	32	11,149,523.25	4.22	348,422.60	5.969	75.30	360	357	3	38.09	200
Quicken Loans	2	276,200.00	0.10	138,100.00	6.375	53.42	360	356	4	42.47	671
Realty Mortgage Corp	18	4,297,029.50	1.63	238,723.86	5.549	79.29	360	355	ß	40.47	206
Shearson Mortgage	2	678,800.00	0.26	339,400.00	6.375	80.00	360	356	4	41.45	724
Steams Lending, Inc.	21	7,413,680.70	2.81	353,032.41	5.916	75.20	360	357	٣	37.19	732
Sun West Mortgage Co.	4	1,425,988.21	0.54	356,497.05	5.936	76.24	360	357	3	36.80	738
Total:	1,131	\$264,073,721.67	100.00%	233,486.93	6.221%	78.02%	358	356	2	36.92%	703

Gross Rate-ARMS	COUNT	UPB	%	AVG UPB	WAC	LTV	LTV OTERM WAM	WAM	AGE	DTI	FICO
3.501% - 4.000%	_	\$274,899.00	0.16%	274,899.00	3.875%	80.00%		355	ı,	29.97%	707
4.001% - 4.500%	7	528,074.00	0.30	264,037.00	4.470	80.00		355	ĸ	19.98	724
4.501% - 5.000%	61	6,658,736.00	3.76	350,459.79	4.885	77.45		357	6	34.18	725
5.001% - 5.500%	93	24,060,921.44	13.57	258,719.59	5.368	77.83	360	358	7	34.54	726
5.501% - 6.000%	216	54,487,954.30	30.73	252,259.05	5.852	79.03		357	6	37.85	713
6.001% - 6.500%	211	48,709,340.77	27.47	230,849.96	6.315	79.23		358	7	38.00	289
6.501% - 7.000%	136	28,057,457.05	15.82	206,304.83	6.798	82.16		358	7	38.18	685
7.001% - 7.500%	47	9,720,196.88	5.48	206,812.70	7.263	83.66		358	7	38.63	169
7.501% - 8.000%	01	3,108,915.47	1.75	310,891.55	7.806	82.35		358	7	38.15	683
8.001% - 8.500%	ĸ	1,147,823.58	9.65	229,564.72	8.258	81.09		357	8	30.32	674
8.501% - 9.000%	7	443,950.00	0.25	221,975.00	8.803	89.97		359	-	48.65	684
9.001% - 9.500%	-	106,200.00	90.0	106,200.00	9.125	95.00		359	-	0.00	<i>611</i>
Total:	743	\$177,304,468.48 100.00%	100.00%	238,633.20	6.156%	79.73%	360	358	2	37.29%	702
Minimum: 3.875% Maximum: 9.125%						. 					

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1 5018/ \$ 0008/	COUNT	UPB	%	AVG UPB	WAC		LTV OTERM WAM	WAM	AGE	DTI	DTI FICO
4:301 % - 3:000 %	3	\$750,805.85	_	250,268.62	4.949%	63.54%		285	7	25.98%	749
5.001% - 5.500%	01	2,890,176.68	3,33	289,017.67	5.444	98.19		311	7	21.10	
5.501% - 6.000%	101	32,095,997.99		299,962.60	5.865	71.59	353	351	7	34.71	714
6.001% - 6.500%	139	26,277,258.09		189,045.02	6.326	76.50		355	7	38.33	701
6.501% - 7.000%	42	11,591,779.86		181,121.56	6.817	19.67		354	3	40.03	701
7.001% - 7.500%	94	9,727,148.08		211,459.74	7.319	74.16		357	3	35.12	
7.501% - 8.000%	15	2,504,653.95		166,976.93	7.738	85.37		358	7	40.41	
8.001% - 8.500%	7	617,817.16		308,908.58	8.125	78.42	•	357		35.81	632
8.501% - 9.000%	2	313,615.52		156,807.76	8.747	84.39	360	356	4	30.62	
Total:	388	\$86,769,253.20	100.00%	223,632.10	6.354%	74.55%	354	351	7	36.11%	707
Minimum: 4.875%											

Gross Margin	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
2.001% - 2.250%	418	\$90,025,789.73	50.77%	215,372.70	6.068%	79.10%	360	358	7	35.91%	713
2.251% - 2.500%	33	10,787,976.47	80.9	326,908.38	6.105	79.09	360	357	**	37.99	669
2.501% - 2.750%	29	7,100,640.80	4.00	244,849.68	6.403	79.73	360	357	£	37.59	685
2.751% - 3.000%	Ш	33,012,546.06	18.62	297,410.32	6.183	79.82	360	358	7	38.96	101
3.001% - 3.250%	96	18,773,395.67	10.59	195,556.20	6.033	79.64	360	357	3	37.12	707
3.251% - 3.500%	4	2,197,050.00	1.24	549,262.50	5.560	78.10	360	356	4	43.79	289
3.501% - 3.750%	4	1,387,500.00	0.78	346,875.00	7.205	78.76	360	357	33	45.30	654
3.751% - 4.000%	3	1,554,800.00	0.88	518,266.67	6.788	72.46	360	356	4	51.34	664
4.001% - 4.250%	-	468,000.00	0.26	468,000.00	6.375	80.00	360	356	4	44.22	701
4.251% - 4.500%	-	416,000.00	0.23	416,000.00	5.350	80.00	360	357	3	40.47	738
4.751% - 5.000%	8	861,450.00	0.49	287,150.00	5.837	82.67	360	358	7	35.97	704
5.001% - 5.250%	9	1,730,660.53	0.98	288,443.42	6.205	81.64	360	357	33	35.76	959
5.251% - 5.500%	4	1,003,500.00	0.57	250,875.00	6.408	76.29	360	357	€	43.59	627
5.501% - 5.750%	3	1,192,900.00	0.67	238,580.00	6.813	88.00	360	358	7	34.34	630
5.751% - 6.000%	10	2,984,558.03	89:1	298,455.80	6.835	89.06	360	357	3	39.95	647
6.001% - 6.250%	7	2,180,567.04	1.23	311,509.58	7.037	89.99	360	358	7	41.45	619
6.251% - 6.500%	3	639,255.00	0.36	213,085.00	7.076	90.95	360	358	7	42.72	632
6.501% - 6.750%	-	148,000.00	0.08	148,000.00	7.650	80.00	360	359	-	37.56	638
6.751% - 7.000%	1	253,105.57	0.14	253,105.57	6.990	85.00	360	357	3	47.74	165
7.501% - 7.750%	2	349,823.58	0.20	174,911.79	8.597	89.97	360	358	7	32.71	949
7.751% - 8.000%	-	236,950.00	0.13	236,950.00	8.850	89.99	360	359	-	47.48	725
Total:	743	\$177,304,468.48 100.00%	100.00%	238,633.20	6.156%	79.73%	360	358	2	37.29%	702
Minimum: 2.250%											
Maximum: 7.850%											
Weighted Average: 2.793%											

Minimum Rate	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM AGE	AGE	ITO	FICO
2.001% - 3.000%	591	\$140,926,953.06	79.48%	238,455.08	6.114%	79.30%	360	358	7	36.88%	708
3,001% - 4.000%	107	23,912,745.67	13.49	223,483.60	901.9	78.98	360	357	3	38.46	695
4.001% - 5.000%	2	749,600.00		374,800.00	6.046	80.00		357	3	37.84	709
5.001% - 6.000%	ĸ	1,396,529,99		279,306.00	5.899	84.34		358	7	38.22	705
6.001% - 7.000%	29	8,177,519.08		281,983.42	999.9	85.10		357	3	40.33	989
7.001% - 8.000%	9	1,554,347.10		259,057.85	7.345	93.03		358	7	37.41	625
8.001% - 9.000%	3	586,773.58		195,591.19	8.699	86.68	360	359	-	38.67	829
Total:	743	\$177,304,468.48 100.00%	100.00%	238,633.20	6.156%	79.73%	360	358	2	37.29%	702
Minimum: 2.250%											
Maximum: 8.850%											
Winking American 7 0570/											

Maximum Rate	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
9.001% - 10.000%	7	\$2,898,049.00	1.63%	414,007.00	4.850%	75.11%	360	358	7	32.78%	
10.001% - 11.000%	168	38,739,830.63	21.85	230,594.23	5.649	78.64		358	7	36.87	
11.001% - 12.000%	351	82,416,677.79	46.48	234,805.35	6.047	79.27	360	358	7	36.54	709
12.001% - 13.000%	185	44,897,657.34	25.32	242,690.04	6.637	80.99		357	3	39.29	
13.001% - 14.000%	26	6,844,572.14	3.86	263,252.77	7.577	83.92		358	7	37.95	
14.001% - 15.000%	3	586,773.58	0.33	195,591.19	8.699	86.68		359	_	38.67	
15.001% - 16.000%	-	106,200.00	90.0	106,200.00	9.125	95.00		359	-	0.00	
16.001% - 17.000%	-	676,000.00	0.38	676,000.00	4.875	80.00		355	ĸ	0.00	
18.001% - 19.000%	-	138,708.00	0.08	138,708.00	6.750	80.00		355	s	39.57	
Total:	743	\$177,304,468.48	100.00%	238,633.20	6.156%	79.73%	360	358	2	37.29%	702
Minimum: 9.750%											
Maximum: 18.500%											
Weighted Average: 11.709%									-		

Next Rate Reset Date	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
2005-10-01	•	\$2,931,756.00	1.65%	325,750.67	4.848%	81.49%	360	355	S	26.03%	712
2005-11-01	7	706,345.00	0.40	353,172,50	6.033	80.00	360	356	4	36.97	169
2005-12-01	14	3,363,465.00	1.90	240,247.50	5.871	78.65	360	357	33	39.35	703
2006-01-01	9	1,130,833.00	0.64	188,472.17	5.934	83.34	360	358	7	32.55	663
2006-02-01	-	447,200.00	0.25	447,200.00	5.250	80.00	360	359	-	31.31	733
2007-04-01	9	1,402,022.67	0.79	233,670.44	6.039	82.90	360	355	vo	42.42	069
2007-05-01	21	6,151,270.95	3.47	292,917.66	6.411	79.46	360	356	4	43.41	671
2007-06-01	73	19,025,588.93	10.73	260,624.51	6.416	79.76	360	357	e	39.03	069
2007-07-01	88	21,409,775.40	12.08	240,559.27	6.199	80.49	360	358	7	37.98	069
2007-08-01	51	13,352,311.00	7.53	261,810.02	6.415	82.90	360	359	-	38.43	669
2008-04-01	-	119,524.00	0.07	119,524.00	9.000	80.00	360	355	v	40.47	703
2008-05-01	v	1,746,900.00	0.99	349,380.00	5.907	79.24	360	356	4	45.29	726
2008-06-01	13	3,642,964.99	2.05	280,228.08	6.204	79.18	360	357	8	33.70	702
2008-07-01	12	2,772,119.00	1.56	231,009.92	5.992	79.01	360	358	7	36.82	289
2008-08-01	9	1,136,790.00	0.64	189,465.00	5.840	81.54	360	359	-	31.70	208
2010-04-01	41	2,901,499.58	1.64	207,249.97	6.198	79.58	360	355	S	44.37	701
2010-05-01	31	7,193,207.70	4.06	232,038.96	6.334	80.56	360	356	4	38.11	703
2010-06-01	129	32,704,632.71	18.45	253,524.28	6.102	77.56	360	357	3	37.09	703
2010-06-30	-	449,000.00	0.25	449,000.00	5.875	68.57	360	358	7	39.39	683
2010-07-01	127	25,301,246.52	14.27	199,222.41	6.291	79.30	360	358	7	36.33	702
2010-08-01	86	18,588,064.00	10.48	189,674.12	6.133	80.13	360	329	-	36.22	111
2012-06-01	9	2,158,200.00	1.22	359,700.00	5.534	79.39	360	357	٣	30.64	715
2012-07-01	9	1,690,744.02	0.95	281,790.67	5.436	80.00	360	358	7	35.70	749
2012-08-01	6	2,732,700.00	1.54	303,633.33	5.452	81.88	360	359	_	32.11	749
2015-06-01	10	3,701,008.00	2.09	370,100.80	5.687	80.49	360	357	3	31.19	755
2015-07-01	2	357,800.00	0.20	178,900.00	5.558	79.36	360	358	7	35.54	741
2015-08-01	-	187,500.00	0.11	187,500.00	5.250	78.13	360	359	-	15.02	781
Total:	743	\$177,304,468.48 100.00%	100.00%	238,633.20	6.156%	79.73%	360	358	7	37.29%	702
Minimum: 20051001 Maximum: 20150801											
Weighted Average: 20090417											

Initial Rate Cap	COUNT	UPB	%	AVG UPB		LTV	WAC LTV OTERM WAM AGE	WAM	AGE	DTI	DTI FICO
1.000%	31	\$7,903,599.00		254,954.81	5.565%	80.46%		357	٣	34.20%	
2.000%	41	3,285,814.57		234,701.04	5,545	80.79	360	358	7	35.13	
3.000%	757	65,586,252.37		255,199.43	6.349	80.71		358	7	39.06	_
5.000%	383	81,063,538.10	45.72	211,654.15	6.204	79.38		358	7	37.01	702
%000%	88	19,465,264.44	İ	335,608.01	5.650	77.39	360	357	3	33.38	
Total:	743	\$177,304,468.48 100.00%	100.00%	238,633,20	6.156%	79.73%	360	358		2 37.29%	702
Minimum: 1.000% Maximum: 6.000%											
Weighted Average: 4.136%											

Periodic Rate Cap	COUNT	UPB	UPB %	AVG UPB WAC LTV OTERM WAM AGE	WAC	LTV	OTERM	WAM	AGE	DTI	DTI FICO
1.000%	743	\$177,304,468.48 100.00%	100.00%	238,633.20	6.156% 79.73%	79.73%		358	7	360 358 2 37.29%	702
Total:	743	\$177,304,468.48 100.00%	100.00%	238,633.20 6.156% 79.73%	6.156%	79.73%	360	358	7	360 358 2 37.29%	702
Minimum: 1.000% Maximum: 1.000% Weighted Average: 1.000%											

PMI	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
GEMICO	3	\$636,400.14	0.24%	212,133.38	7.189%	94.96%	360	357	£	0.00%	695
MGIC	7	744,109.70	0.28	372,054.85	6.643	89.99	360	357	3	33.56	709
No MI	1,038	245,420,087.66	92.94	236,435.54	6.178	76.87	358	355	7	36.99	703
PMI Mortgage Insurance	30	6,335,331.30	2.40	211,177.71	6.971	92.65	360	357	33	38.86	712
Radian Guaranty	=	2,174,654.63	0.82	197,695.88	6.998	90.45	360	357	3	39.85	675
Triad Guaranty Insurance Co.	ĸ	1,070,912.11	0.41	214,182.42	6.721	95.15	360	358	7	40.21	969
United Guaranty	42	7,692,226.14	2.91	183,148.24	6.553	94.26	360	358	2	34.15	732
Total:	1,131	\$264,073,721.67	100.00%	233,486.93	6.221%	78.02%	358	356	2	36.92%	703

Interest Only Terms	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
0	202	\$41,099,449.67	15.56%	203,462.62	6.329%	74.59%	347	345	7	35.98%	700
24	2	644,750.00	0.24	322,375.00	6.341	77.26	360	356	4	45.07	889
36	3	672,550.00	0.25	224,183.33	5.858	76.16	360	356	4	40.99	700
09	41	14,301,775.00	5.42	348,823.78	6.248	81.33	360	357	e	39.96	671
84	-	500,000.00	0.19	500,000.00	5.999	80.00	360	357	3	39.50	746
120	882	206,855,197.00	78.33	234,529.70	6.199	78.48	360	358	7	36.78	706
Total:	1,131	\$264,073,721.67	100.00%	233,486.93	6.221%	78.02%	358	356	7	36.92%	703

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Property Address in 30349	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
2537 WOLF DEN LANE	-	\$289,625.00	4.87%	289,625.00	6.500%	100.00%	360	359	-	33.19%	785
2540 WOLF DEN LANE	-	366,260.00	6.16	366,260.00	6.125	100.00	360	358	7	37.85	695
2555 FLAT SHOALS ROAD	1	79,997.00	1.35	79,997.00	6.375	68.57	360	359	-	35.46	755
2555 FLAT SHOALS ROAD #1003	-	106,907.00	1.80	106,907.00	5.250	80.00	360	358	7	40.02	730
2555 FLAT SHOALS ROAD #1106	-	120,047.00	2.02	120,047.00	5.750	80.00	360	358	7	31.59	644
2555 FLAT SHOALS ROAD #305	-	90,663.00	1.53	90,663.00	6.250	78.39	360	357	æ	44.98	703
2555 FLAT SHOALS ROAD #901	-	117,964.00	1.98	117,964.00	900.9	80.00	360	357	3	44.52	629
3843 PARHAM WAY	-	210,200.00	3.54	210,200.00	5.750	79.99	360	358	7	42.23	652
3855 PARHAM WAY	1	224,961.00	3.78	224,961.00	6.250	80.00	360	357	£	40.14	663
3862 PARHAM WAY	1	213,450.00	3.59	213,450.00	6.250	90.00	360	358	7	0.00	199
3866 PARHAM WAY	-	158,436.00	2.67	158,436.00	4.750	80.00	360	357	æ	41.77	683
4027 BIG SAGE DRIVE	1	217,883.00	3.67	217,883.00	5.750	80.00	360	358	7	35.78	685
4055 BIGSAGE DRIVE	-	203,850.00	3.43	203,850.00	6.000	79.99	360	359	-	0.00	751
4059 BIGSAGE DRIVE	-	226,550.00	3.81	226,550.00	6.250	80.00	360	329	-	0.00	289
4062 BIGSAGE DRIVE	-	176,200.00	2.96	176,200.00	6.000	79.99	360	359	-	35.30	684
4063 BIGSAGE DRIVE	-	224,686.00	3.78	224,686.00	5.875	80.00	360	359	-	0.00	222
4322 SAVANNAH DRIVE	-	208,755.00	3.51	208,755.00	6.250	90.00	360	357	e	0.00	648
4329 SAVANNAH LANE	-	177,500.00	2.99	177,500.00	6.000	78.89	360	357		45.00	192
4346 SAVANNAH DRIVE	_	157,687.00	2.65	157,687.00	6.000	80.00	360	358	7	12.80	747
4352 SAVANNAH DRIVE	-	152,615.00	2.57	152,615.00	6.125	77.33	360	357	3	39.98	744
4528 PARKWAY SQUARE	_	91,100.00	1.53	91,100.00	900.9	78.47	360	357	m	46.64	655
4575 BLAZING TRAIL		148,755.00	2.50	148,755.00	5.375	80.00	360	329	_	40.95	722
4903 WEXFORD TRAIL	-	166,147.10	2.79	166,147.10	7.100	90.00	360	357	3	24.96	645
4909 WEXFORD TRAIL	-	132,580.00	2.23	132,580.00	900.9	70.00	360	358	7	22.33	629
4910 WEXFORD TRAIL	-	137,550.00	2.31	137,550.00	6.750	70.00	360	357	٣	30.20	645
5337 JEROME ROAD	-	127,900.00	2.15	127,900.00	7.250	79.99	360	358	7	34.97	631
5488 SIERRA TRAIL	-	80,952.00	1.36	80,952.00	6.125	70.00	360	357	3	43.50	829
5492 SIERRA TRAIL	-	81,923.00	1.38	81,923.00	9.000	70.00	360	329	-	41.13	683
5493 WEXFORD PASS	-	125,340.00	2.11	125,340.00	5.750	80.00	360	358	7	44.94	724
5520 ROCK LAKE DRIVE	-	160,644.00	2.70	160,644.00	6.250	80.00	360	358	7	36.27	752
5573 ROCK LAKE DR	1	130,130.00	2.19	130,130.00	9.000	70.00	360	358	7	33.58	783
5579 ROCK LAKE DRIVE	-	150,050.00	2.52	150,050.00	6.250	77.15	360	359	_	36.43	634
5592 JAMERSON DR.	-	203,140.00	3.42	203,140.00	5.750	80.00	360	358	7	41.20	159
5597 ROCK LAKE DR	-	132,668.00	2.23	132,668.00	5.250	80.00	360	358	7	40.42	632
5603 ROCK LAKE DRIVE	-	134,300.00	2.26	134,300.00	9000	75.88	360	357	e	41.59	780
5640 JAMERSON DRIVE	-	217,100.00	3.65	217,100.00	9000	94.98	360	359	-	36.28	208
Total:	36	\$5,944,515.10 100.00%	100.00%	165,125.42	6.050%	82.33%	360	358	2	36.94%	969

Property Address in 30213	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	ITO	FICO
1021 FELLOWSHIP ROAD	-	\$162,979.00	3.65%	162,979.00	5.625%	80.00%	360	358	7	25.53%	730
1023 FELLOWSHIP RD	-	170,920.00	3.82	170,920.00	5.875	80.00	360	358	7	42.31	989
1940 WINDING CROSSING TRAIL	-	162,320.00	3.63	162,320.00	6.750	80.00	360	357	က	32.09	684
2000 LIBERTY HEIGHTS	-	157,880.00	3.53	157,880.00	900.9	80.00	360	359	-	43.42	701
2005 LIBERTY HEIGHTS	-	149,150.00	3.34	149,150.00	6.250	77.08	360	357	9	35.47	634
202 FAIRGROVE LANE	_	106,005.00	2.37	106,005.00	6.750	76.87	360	358	~	34.04	751
2030 LIBERTY HEIGHTS	-	138,582.00	3.10	138,582.00	9000	70.00	360	359	-	40.41	739
215 FAIRGROVE LANE	-	106,005.00	2.37	106,005.00	6.750	76.87	360	357	9	33.55	751
355 TRIPLE CREEK TRAIL	-	416,000.00	9.31	416,000.00	5.750	79.24	360	357	33	29.64	1/9
4060 ORIOLE LANE	-	126,700.00	2.84	126,700.00	5.500	70.00	360	358	7	39.65	229
4853 TRIGER LANE	-	151,231.28	3.38	151,231.28	6.125	79.99	360	357	m	39.42	750
6077 PARK CLOSE	1	116,880.00	2.62	116,880.00	5.875	80.00	360	359	-	40.50	9/9
6315 CAPITOL KNOLL		76,400.00	1.71	76,400.00	6.375	75.35	360	357	E.	15.37	763
6335 CAPITAL KNOLL	-	76,076.00	1.70	76,076.00	9.000	70.00	360	359	-	40.16	683
655 OSPREY POINT	1	149,526.00	3.35	149,526.00	6.250	69.70	360	359	-	0.00	111
6625 DELAWARE BEND	-	161,886.00	3.62	161,886.00	9.000	80.00	360	359	-	41.27	638
7072 WALTON HILL ROAD	-	165,600.00	3.71	165,600.00	6.850	90.00	360	355	S	34.72	650
7197 WALTON HILL ROAD	-	159,987.00	3.58	159,987.00	6.250	80.00	360	357	33	19.37	269
7212 WALTON HILL ROAD	-	152,819.00	3.42	152,819.00	5.875	80.00	360	357	3	76.60	762
7272 WALTON HILL ROAD	-	163,620.00	3.66	163,620.00	6.850	90.00	360	359	_	30.50	889
7287 WALTON HILL	1	141,504.00	3.17	141,504.00	6.000	80.00	360	358	7	34.99	989
7292 WALTON HILL	1	145,022.00	3.25	145,022.00	6.250	80.00	360	358	7	42.66	674
7307 WALTON HILL ROAD	-	165,060.00	3.69	165,060.00	6.850	90.00	360	329	-	25.43	269
7724 BELLMIST DRIVE	1	126,860.00	2.84	126,860.00	6.250	80.00	360	389	-	40.82	292
7855 STILLMIST DRIVE	-	169,498.00	3.79	169,498.00	6.125	80.00	360	358	7	36.11	674
7957 APPLEMIST DRIVE	-	193,450.00	4.33	193,450.00	6.125	79.98	360	329	-	42.26	089
8303 MILAM LOOP	,d	145,748.00	3.26	145,748.00	6.125	80.00	360	358	7	35.76	199
8328 MILAM LOOP	-	149,150.00	3.34	149,150.00	5.750	80.00	360	359	_	29.25	755
953 FELLOWSHIP ROAD	-	162,192.00	3.63	162,192.00	9.000	80.00	360	358	2	38.79	099
Total:	29	\$4,469,050.28 100.00%	100.00%	154,105.18	6.151%	79.60%	360	358	7	34.51%	694

1382 LOOWIT FALLS WAY	COOM	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	ITO	FICO
	-	\$177,050.00	5.25%	177,050.00	6.250%	80.00%	360	358	7	43.42%	999
1402 LOOWIT FALLS WAY	1	162,950.00	4.84	162,950.00	5.750	78.01	360	357	æ	35.28	712
1448 KILCHIS FALLS WAY	-	163,200.00	4.84	163,200.00	6.250	79.98	360	358	7	35.66	622
1672 SAHALE FALLS DRIVE	1	177,150.00	5.26	177,150.00	5.500	79.98	360	359	-	23.94	692
1793 SAHALE FALLS DRIVE	1	167,200.00	4.96	167,200.00	6.375	79.99	360	359	-	0.00	689
1862 BELL LANE	_	157,800.00	4.68	157,800.00	5.500	79.99	360	358	7	20.39	715
317 FRANKLIN STREET	-	157,100.00	4.66	157,100.00	5.875	79.99	360	358	7	0.00	748
6447 MOSSY OAK LANDING	-	92,750.00	2.75	92,750.00	6.500	70.00	360	358	7	44.21	730
6503 GRAND HICKORY DRIVE	-	129,900.00	3.86	129,900.00	6.750	79.99	360	357	3	41.89	723
652 GOLD CREST DRIVE	_	174,300.00	5.17	174,300.00	5.750	79.99	360	358	7	37.64	733
6562 SILK TREE POINTE	_	135,650.00	4.03	135,650.00	6.625	79.97	360	359	-	43.31	682
6582 SILK TREE POINTE	-	134,132.00	3.98	134,132.00	6.000	79.76	360	359	_	40.86	735
6652 SILK TREE POINT	1	137,100.00	4.07	137,100.00	5.625	79.98	360	359	_	20.25	723
6663 SILK TREE POINTE	-	127,920.00	3.80	127,920.00	6.750	80.00	360	358	7	0.00	701
6712 GRAND HICKORY DRIVE	-	137,000.00	4.07	137,000.00	7.125	80.00	360	359	-	0.00	746
6712 SILK TREE POINTE	_	133,200.00	3.95	133,200.00	7.125	79.98	360	359	-	0.00	637
682 NEW LIBERTY WAY	-	164,000.00	4.87	164,000.00	9.000	80.00	360	329	-	35.82	693
6892 GRAND HICKORY DRIVE	1	135,200.00	4.01	135,200.00	6.500	80.00	360	357	æ	43.41	642
6913 GRAND HICKORY DRIVE	-	132,520.00	3.93	132,520.00	6.375	80.00	360	329	-	44.60	929
7023 GRAND HICKORY DRIVE	-	143,000.00	4.24	143,000.00	6.500	79.98	360	358	7	42.76	648
779 NEW LIBERTY WAY	-	158,250.00	4.70	158,250.00	9000	79.98	360	359	-	36.69	634
909 WALLACE FALLS DRIVE	-	271,900.00	8.07	271,900.00	6.125	79.99	360	359	-	44.93	758
Total:	22	\$3,369,272.00 100.00%	100.00%	153,148.73	6.201%	79.61%	360	358	7	37.30%	700

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Product Type	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
10/6 MONTH LIBOR -120 MONTH IO	14	\$4,804,450.00	0.93%	343,175.00	5.724%	76.44%	360	357	3	32.40%	740
15YR FXD	œ	1,547,969.70	0.30	193,496.21	5.709	61.29	180	178	7	32.51	731
2/6 MONTH LIBOR	40	8,589,085.86	1.66	214,727.15	6.611	79.77	360	358	7	38.12	694
2/6 MONTH LIBOR - 24 MONTH IO	S	1,363,150.00	0.26	272,630.00	6.360	78.70	360	356	4	43.44	269
2/6 MONTH LIBOR - 60 MONTH 10	25	8,124,706.00	1.57	324,988.24	6.155	78.49	360	357	3	39.10	219
2/6 MONTH LIBOR -120 MONTH IO	484	136,576,361.00	26.45	282,182.56	090.9	79.17	360	358	7	38.61	695
30YR FXD	203	38,014,465.16	7.36	187,263.38	6.449	76.00	360	357	e	37.94	714
30YR FXD - 60 MONTH IO	7	604,960.00	0.12	302,480.00	6.210	80.00	360	357	ĸ	41.60	745
30YR FXD -120 MONTH IO	383	92,979,289.00	18.01	242,765.77	6.440	75.99	360	358	7	37.13	705
3/6 MONTH LIBOR	4	843,801.06	0.16	210,950.26	6.990	79.96	360	357	33	43.51	711
3/6 MONTH LIBOR - 36 MONTH IO	12	4,630,750.00	0.00	385,895.83	6.239	77.39	360	357	33	38.60	069
3/6 MONTH LIBOR - 60 MONTH 10	10	2,834,400.00	0.55	283,440.00	6.387	79.97	360	357	£	36.37	90/
3/6 MONTH LIBOR -120 MONTH IO	69	18,628,932.00	3.61	269,984.52	6.036	79.73	360	357	33	39.15	719
5/6 MONTH LIBOR	76	5,606,828.88	1.09	215,647.26	6.330	77.22	360	357	E	42.00	169
5/6 MONTH LIBOR - 36 MONTH IO	-	359,650.00	0.07	359,650.00	5.750	76.52	360	356	4	30.56	189
5/6 MONTH LIBOR - 60 MONTH IO	73	28,454,675.00	5.51	389,790.07	6.087	79.73	360	357	33	37.63	208
5/6 MONTH LIBOR -120 MONTH IO	256	133,052,923.00	25.77	239,303.82	691.9	78.73	360	358	7	37.00	208
6 MONTH LIBOR	-	217,756.47	0.04	217,756.47	4.750	70.00	360	356	4	41.38	299
6 MONTH LIBOR - 60 MONTH 10	s	1,300,761.00	0.25	260,152.20	5.369	71.69	360	356	4	36.68	719
6 MONTH LIBOR -120 MONTH IO	40	13,093,071.00	2.54	327,326.78	5.813	78.12	360	357	33	35.33	713
7/6 MONTH LIBOR	3	815,338.02	0.16	271,779.34	5.409	80.00	360	358	7	27.28	171
7/6 MONTH LIBOR - 84 MONTH 10	11	3,914,650.00	9.76	355,877.27	5.737	75.35	360	357	3	36.98	720
7/6 MONTH LIBOR -120 MONTH IO	7.2	9,909,106.00	1.92	367,003.93	5.763	77.45	360	358	7	37.36	726
Total:	2,002	\$516,267,079.15 100.00%	100.00%	257,875.66	6.183%	78.08%	359	357	7	37.68%	705

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Original Balance	COUNT	OPB	%	AVG 0PB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
80.01 - \$50,000.00	7	\$304,174.00	0.06%	43,453.43	7.602%	\$9.16%	344	341	6	32.26%	721
\$50,000.01 - \$100,000.00	163	13,707,971.00	2.65	84,097.98	6.574	74.97	359	357	7	36.10	704
8100,000.01 - \$150,000.00	450	57,165,444.00	11.07	127,034.32	6.447	78.61	360	358	7	36.92	902
\$150,000.01 - \$200,000.00	322	55,751,105.00	10.79	173,140.08	6.278	79.19	359	357	7	37.40	703
\$200,000.01 - \$250,000.00	243	54,481,765.00	10.55	224,204.79	6.133	79.05	358	355	7	37.80	702
\$250,000.01 - \$300,000.00	211	57,731,546.00	11.18	273,609.22	6.165	79.46	359	357	7	38.18	206
\$300,000.01 - \$350,000.00	144	46,813,439.00	90.6	325,093,33	5.965	78.22	359	356	7	38.21	90/
\$350,000.01 - \$400,000.00	122	45,812,467.00	8.87	375,512.02	6.139	78.67	360	358	7	37.92	695
\$400,000.01 - \$450,000.00	86	41,567,360.00	8.05	424,156.73	900.9	79.59	360	358	7	40.18	705
8450,000.01 - \$500,000.00	84	39,638,447.00	1.67	471,886.27	6.157	78.46	360	357	3	37.16	704
\$500,000.01 - \$550,000.00	9	20,804,494.00	4.03	520,112.35	6.260	78.88	360	358	7	38.04	669
S550,000.01 - \$600,000.00	29	16,555,786.00	3.20	570,889.17	6.025	77.50	360	358	7	38.27	716
8600,000.01 - \$650,000.00	47	29,819,160.00	5.77	634,450.21	6.201	75.50	360	357	3	35.12	705
8650,000.01 - \$700,000.00	7	4,682,150.00	16.0	668,878.57	5.914	75.73	360	358	7	43.03	693
8700,000.01 - \$750,000.00	10	7,291,100.00	1.41	729,110.00	6.320	76.72	360	357	3	33.50	732
\$750,000.01 - \$800,000.00	4	3,071,350.00	0.59	767,837.50	6.253	80.00	360	358	7	38.24	718
8800,000.01 - \$850,000.00	1	820,000.00	0.16	820,000.00	5.625	80.00	360	358	7	38.07	732
\$850,000.01 - \$900,000.00	4	3,550,000.00	69.0	887,500.00	5.877	71.30	360	357	3	31.08	727
\$900,000.01 - \$950,000.00	v	4,633,200.00	0.90	926,640.00	6.130	78.04	360	358	7	39.89	169
\$950,000.01 - \$1,000,000.00	9	5,949,499.00	1.15	991,583.17	6.603	71.50	360	357	8	41.01	731
\$1,000,000.01 >=	æ	6,447,350.00	1.25	1,289,470.00	5.887	56.18	360	357	3	32.84	723
Total:	2,002	\$516,597,807.00 100.00%	100.00%	258,040.86	6.183%	78.08%	359	357	7	37.68%	705
Minimum: \$26,400.00											
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Unpaid Balance	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
\$0.01 - \$50,000.00	7	\$303,076.69	0.06%	43,296.67	7.598%	59.21%	345	342	ĸ	32.26%	721
\$50,000.01 - \$100,000.00	163	13,685,177.12	2.65	83,958.14	6.573	74.97	359	357	7	36.10	704
\$100,000.01 - \$150,000.00	451	57,249,142.16	11.09	126,938.23	6.452	78.60	360	358	7	36.90	206
\$150,000.01 - \$200,000.00	322	55,751,379.80	10.80	173,140.93	6.270	79.20	359	357	7	37.45	703
\$200,000.01 - \$250,000.00	242	54,240,799.70	10.51	224,135.54	6.134	79.04	358	355	7	37.77	702
\$250,000.01 - \$300,000.00	211	57,688,672.44	11.17	273,406.03	6.164	79.46	359	357	7	38.18	902
\$300,000.01 - \$350,000.00	144	46,790,553.70	90.6	324,934.40	5.965	78.22	359	356	7	38.21	902
\$350,000.01 - \$400,000.00	122	45,787,472.23	8.87	375,307.15	6.139	78.67	360	358	7	37.92	695
\$400,000.01 - \$450,000.00	86	41,561,542.66	8.05	424,097.37	900.9	79.59	360	358	7	40.18	705
\$450,000.01 - \$500,000.00	84	39,621,825.78	7.67	471,688.40	6.156	78.47	360	357		37.16	704
\$500,000.01 - \$550,000.00	41	21,341,160.75	4.13	520,516.12	6.256	18.91	360	358	7	38.02	200
\$550,000.01 - \$600,000.00	28	15,996,600.41	3.10	571,307.16	6.022	77.41	360	358	~	38.31	715
\$600,000.01 - \$650,000.00	47	29,809,891.53	5.77	634,253.01	6.202	75.51	360	357	3	35.12	705
\$650,000.01 - \$700,000.00	7	4,682,150.00	0.91	668,878.57	5.914	75.73	360	358	7	43.03	693
\$700,000.01 - \$750,000.00	10	7,291,100.00	1.41	729,110.00	6.320	76.72	360	357	3	33.50	732
\$750,000.01 - \$800,000.00	4	3,071,350.00	0.59	767,837.50	6.253	80.00	360	358	7	38.24	718
\$800,000.01 - \$850,000.00	-	820,000.00	91.0	820,000.00	5.625	80.00	360	358	7	38.07	732
\$850,000.01 - \$900,000.00	4	3,550,000.00	0.69	887,500.00	5.877	71.30	360	357	3	31.08	727
\$900,000.01 - \$950,000.00	S	4,628,335.19	0.90	925,667.04	6.131	78.04	360	358	7	39.89	169
\$950,000.01 - \$1,000,000.00	9	5,949,499.00	1.15	991,583.17	6.603	71.50	360	357	3	41.01	731
\$1,000,000.01 >=	3	6,447,350.00	1.25	1,289,470.00	5.887	56.18	360	357	3	32.84	723
Total:	2,002	\$516,267,079.15	100.00%	257,875.66	6.183%	78.08%	359	357	2	37.68%	705
Minimum: \$26,033.45 Maximum: \$1,765,750.00											

Gross Rate	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
4.001% - 4.500%	_	\$356,261.00	0.07%	356,261.00	4.125%	70.00%	360	355	r.	36.94%	700
4.501% - 5.000%	47	17,571,233,52	3.40	373,856.03	4.942	72.75	357	355	7	36.62	734
5.001% - 5.500%	198	56,994,731.49	11.04	287,852.18	5.361	76.85	359	357	7	36.33	724
5.501% - 6.000%	999	163,017,571.92	31.58	291,102.81	5.844	78.22	359	357	7	38.01	713
6.001% - 6.500%	922	159,815,266,54	30.96	243,992.77	6.319	79.04	360	357	7	37.98	969
6.501% - 7.000%	343	76,403,179.43	14.80	222,749.79	6.794	77.99	360	358	7	38.00	693
7.001% - 7.500%	125	26,946,942.43	5.22	215,575.54	7.260	17.71	360	357	ĸ	37.33	697
7.501% - 8.000%	25	10,915,033.27	2.11	209,904.49	7.812	78.78	360	357	٣	39.57	682
8.001% - 8.500%	17	3,660,916.33	0.71	215,348.02	8.265	78.09	360	358	74	31.91	675
8.501% - 9.000%	2	425,946.25	0.08	212,973.13	8.699	80.00	360	357	33	23.55	199
9.501% - 10.000%	-	133,963.52	0.03	133,963.52	10.000	80.00	360	357	e	16.87	959
11.501% - 12.000%	-	26,033.45	0.01	26,033.45	12.000	16.00	180	177	3	39.17	631
Total:	2,002	\$516,267,079.15 100.00%	100.00%	257,875.66	6.183%	78.08%	359	357	2	37.68%	705
Minimum: 4.125%											
Maximum: 12.000%											
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The information herein has been provided stolely by URS Investment Bank. Neither the issue of conflicutes na any of its affiliates makes any representation as to the accuracy or completeness of the information herein. The information contained herein will be superseded by the description of the mortgage loans contained by reference in the Prospectus Supplement relating to the Certificates and superseded all information contained to any obtained in the prospectus Supplement relating to the Certificates and superseded all information contained in any collateral term steets relating to the mortgage pool persionally provided by URS Investment Bank.

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Original Term to Maturity	COUNT	UPB	%	AVG UPB	WAC	LTV	LTV OTERM	WAM AGE	AGE	DTI	DT1 FICO
180	•	\$1,547,969.70		193,496.21	5.709%	61.29%	180	178	7	32.51%	731
360	1,994	514,719,109.45	99.70	258,133.96	6.184	78.13	360	358	7	37.69	705
Total:	2,002	\$516,267,079.15 100.00%	100.00%	257,875.66	6.183% 7	78.08%	359	357 2	2	37.68%	705
Minimum: 180											

Remaining Term to Stated Maturity	COUNT	UPB	%	AVG UPB	WAC	LTV	LTV OTERM WAM AGE	WAM	AGE	DTI	FICO
121 - 180	∞	\$1,547,969.70	0.30%	193,496.21	5.709%	61.29%	180	178	7	32.51%	731
301 - 360	1,994	514,719,109.45	99.70	258,133.96	6.184		360	358	7	37.69	705
Total:	2,002	\$516,267,079.15 100.00%	100.00%	257,875.66	6.183%	78.08%	359	357	357 2	37.68%	705
Minimum: 177 Maximum: 359											

Seasoning	COUNT	UPB	%	AVG UPB	WAC		LTV OTERM WAM AGE	WAM	AGE	DTI	DTI FICO
1	390	\$99,991,547.00	_	256,388.58	%690.9	77.63%		359	-	37.85%	
7	644	159,453,496.00		247,598.60	6.209	78.48		357	7	37.21	
3	751	196,632,379.06		261,827.40	6.196	78.23	360	357	3	37.86	
4	183	53,353,026.82		291,546.59	6.255	77.03		356	4	37.75	
S	33	6,795,542.64	1.32	205,925.53	6.314	79.23	360	355	ß	40.53	708
9	_	41,087.64		41,087.64	7.375	59.29		354	٥	29.32	
Total:	2,002	\$516,267,079.15 100.00%	100.00%	257,875.66	6.183%	78.08%	359	357	7	37.68%	705
Minimum: 1											

DTI	COUNT	UPB	%	AVG UPB	WAC	LTV	LTV OTERM WAM	WAM	AGE	DTI	FICO
<= 0.000%	253	\$69,789,872.52	13.52%	275,849.30	6.408%	75.26%	359	357	6	0.00%	710
1.001% - 6.000%	2	694,365.00	0.13	347,182.50	5.978	79.27	360	357	e	4.61	785
6.001% - 11.000%	•	1,510,032.84	0.29	188,754.11	6.732	77.34	360	357	e	8.84	727
11.001% - 16.000%	=	3,011,714.11	0.58	273,792.19	6.333	77.48	360	357	3	14.46	701
16.001% - 21.000%	35	7,669,287.20	1.49	219,122.49	97.9	76.98	353	351	7	18.60	718
21.001% - 26.000%	89	16,257,751.15	3.15	239,084.58	6.161	76.87	357	355	7	23.61	719
26.001% - 31.000%	157	38,788,656.95	7.51	247,061.51	5.980	77.01	360	358	7	28.75	720
31.001% - 36.000%	322	80,367,607.88	15.57	249,588.84	6.143	77.40	360	357	7	33.68	707
36.001% - 41.000%	531	135,786,807.50	26.30	255,719.03	6.149	79.23	360	358	7	38.59	702
41.001% - 46.000%	514	137,659,854.98	26.66	267,820.73	6.146	79.30	360	357	7	43.22	969
46.001% - 51.000%	88	20,027,548.56	3.88	241,295.77	6.356	77.94	358	355		48.02	715
51.001% - 56.000%	12	2,795,660.45	0.54	232,971.70	6.281	79.87	360	357	33	53.16	708
56.001% - 61.000%	4	1,118,320.00	0.22	279,580.00	6.249	74.04	360	357	33	57.81	119
61.001% - 66.000%	7	789,600.00	0.15	394,800.00	961.9	80.00	360	358	2	63.30	704
Total:	2,002	\$516,267,079.15 100.00%	100.00%	257,875.66	6.183%	78.08%	359	357	7	37.68%	705
Minimum: 0.00%											
Maximum: 63.89%											
WADTI: 37.68%											

FICO Scores	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
580 - 589	-	\$316,000.00	0.06%	316,000.00	5.250%	80.00%	360	357		44.36%	580
609 - 009	-	104,817.59	0.05	104,817.59	6.950	80.00	360	357	3	40.22	809
610 - 619	2	313,000.00	90.0	156,500.00	6.708	86.67	360	389	-	41.85	613
620 - 629	19	15,837,254.81	3.07	259,627.13	6.518	79.82	360	358	7	38.26	625
630 - 639	84	18,178,539.54	3.52	216,411.18	6.505	79.06	360	357	7	38.54	634
640 - 649	107	24,368,172.10	4.72	227,739.93	6.498	79.01	358	356	7	39.46	645
650 - 659	116	32,041,474.22	6.21	276,219.61	6.356	77.61	360	358	7	38.67	654
699 - 099	134	36,568,877.49	7.08	272,902.07	6.311	78.86	360	358	7	38.36	999
620 - 679	163	40,492,498.27	7.84	248,420.23	6.309	79.04	359	356	7	38.54	674
689 - 089	201	54,492,039.12	10.56	271,104.67	6.217	78.81	359	357	r	38.29	684
669 - 069	145	34,386,539.92	99.9	237,148.55	6.400	78.75	360	358	7	35.83	695
700 - 709	134	36,854,430.27	7.14	275,033.06	6.097	78.27	360	358	7	37.71	704
710 - 719	93	27,822,228.15	5.39	299,163.74	6.194	77.60	360	357	ĸ	39.23	714
720 - 729	. 120	30,013,098.33	5.81	250,109.15	6.016	77.96	. 360	358	7	37.52	725
730 - 739	117	33,444,435.07	6.48	285,849.87	5.822	76.14	360	358	7	37.40	735
740 - 749	126	30,092,365.88	5.83	238,828.30	6.028	77.05	360	358	7	37.53	744
750 - 759	100	24,911,046.89	4.83	249,110.47	5.970	78.99	360	358	7	38.35	755
692 - 092	16	23,905,672.65	4.63	262,699.70	6.007	76.53	360	358	7	34.74	765
977 - 777	85	19,725,034.75	3.82	232,059.23	5.929	76.00	329	357	3	36.78	774
780 - 789	63	16,478,989.52	3.19	261,571.26	6.031	76.88	355	353	3	33.45	785
790 - 799	32	9,036,414.63	1.75	282,387.96	6.154	77.68	354	351	æ	36.75	794
608 - 008	11	3,616,808.69	0.70	212,753.45	5.923	78.28	360	357	æ	32.97	804
810 - 819	6	3,267,341.26	0.63	363,037.92	9.001	77.07	360	357	3	37.48	814
Total:	2,002	\$516,267,079.15 100.00%	100.00%	257,875.66	6.183%	78.08%	359	357	2	37.68%	705
WA FICO: 705											
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Loan to Value Ratio	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM WAM	WAM	AGE	DTI	FICO
15.01% - 20.00%	-	\$26,033.45	0.01%	26,033.45	12.000%	16.00%		177	e	39.17%	631
20.01% - 25.00%	7	315,000.00	90.0	157,500.00	5.913	22.83		358	7	0.00	91/
25.01% - 30.00%	33	1,105,589.82	0.21	368,529.94	5.398	26.52	327	325	7	0.00	762
30.01% - 35.00%		142,361.95	0.03	142,361.95	5.875	34.17	360	356	4	36.41	702
35.01% - 40.00%	6	1,949,000.00	0.38	649,666.67	5.170	36.60	360	359	-	33.47	732
40.01% - 45.00%	6	1,959,528.35	0.38	653,176.12	5.257	41.87	360	359	-	27.31	752
45.01% - 50.00%	9	1,903,197.57	0.37	317,199.60	5.640	48.34	324	321	3	24.91	191
50.01% - 55.00%	vo	2,627,383.10	0.51	525,476.62	5.906	51.60	360	357	'n	37.60	747
55.01% - 60.00%	14	4,464,676.51	98.0	318,905.47	6.073	57.88	360	358	7	33.64	705
60.01% - 65.00%	11	4,403,253.70	0.85	259,014.92	6.011	64.30	350	347	e	34.80	744
65.01% - 70.00%	106	25,039,030.96	4.85	236,217.27	6.321	69.48	360	357	£	37.18	695
70.01% - 75.00%	92	22,258,237.67	4.31	241,937.37	6.492	74.08	360	357	6	34.25	715
75.01% - 80.00%	1,742	447,989,491.85	86.77	257,169.63	6.177	79.86	360	357	7	37.99	703
80.01% - 85.00%	7	810,222.99	0.16	405,111.49	6,375	82.96	360	357	33	49.37	738
85.01% - 90.00%	ĸ	1,274,071.23	0.25	254,814.25	5.957	88.47	360	357	3	38.31	711
Total:	2,002	\$516,267,079.15 100.00%	100.00%	257,875.66	6.183%	78.08%	359	357	2	37.68%	705
Minimum: 16.00 Maximum: 90.00											

Combined Loan To Value Ratio	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
30.01% - 35.00%	3	\$663,021.81	0.13%	221,007.27	5.696%	24.38%	360	358	7	0.00%	748
35.01% - 40.00%	-	553,000.00	0.11	553,000.00	5.250	26.98	360	359	_	0.00	745
40.01% - 45.00%	-	1,107,100.00	0.21	1,107,100.00	5.250	40.26	360	359	-	27.31	692
45.01% - 50.00%	7	722,428.35	0.14	361,214.17	5.500	40.59	360	358	7	48.68	736
50.01% - 55.00%	-	304,105.85	90.0	304,105.85	4.875	49.04	180	178	7	19.14	792
60.01% - 65.00%	4	2,652,792.60	0.51	663,198.15	5.238	41.37	346	345	_	31.01	742
65.01% - 70.00%	7	499,566.78	0.10	249,783.39	5.696	43.49	360	357	3	34.69	723
70.01% - 75.00%	7	3,028,288.87	0.59	432,612.70	5.857	56.01	360	357	33	32.11	748
75.01% - 80.00%	18	8,517,022.57	1.65	473,167.92	6.156	62.46	360	357	e	34.62	713
80.01% - 85.00%	26	12,867,855.49	2.49	494,917.52	6.042	74.40	360	357	ĸ	37.40	701
85.01% - 90.00%	267	82,290,253.86	15.94	308,203.20	6.278	17.71	360	357	7	36.32	208
90.01% - 95.00%	473	114,115,551.13	22.10	241,259.09	6329	78.62	360	357	7	36.84	702
95.01% - 100.00%	1,197	288,946,091.84	55.97	241,391.89	6.116	79.72	360	357	2	38.58	704
Total:	2,002	\$516,267,079.15 100.00%	100.00%	257,875.66	6.183%	78.08%	359	357	2	37.68%	705
Minimum: 31.69											
Maximum: 100.00											

Geographic Concentration	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
California	699	\$246,821,564.96	47.81%	368,941.05	%600'9	77.59%	360	357	~	38.43%	705
Georgia	554	99,884,537.54	19.35	180,297.00	5.993	78.73	359	357	~	36.08	714
Florida	157	31,227,747.42	6.05	198,902.85	6.622	77.82	360	358	7	36.58	705
New Jersey	73	21,735,440.61	4.21	297,745.76	6.513	79.32	358	355	7	36.77	269
New York	S0	17,455,005.57	3.38	349,100.11	909'9	76.45	358	356	7	39.18	169
Nevada	29	13,556,563.02	2.63	229,772.25	6.268	79.39	360	357	6	37.62	902
Colorado	45	11,731,956.22	2.27	260,710.14	6.516	77.58	360	357		39.94	206
Arizona	55	11,391,395.75	2.21	207,116.29	6.512	79.32	360	357	m	37.24	695
Washington	4	10,115,693.87	1.96	246,724.24	6.105	79.87	360	358	7	37.51	889
Texas	S	8,576,904.96	1.66	136,141.35	6.772	78.36	356	353	e	36.30	269
Massachusetts	17	4,933,442.49	96'0	290,202.50	6.684	79.54	329	357	~	38.26	721
North Carolina	23	4,532,661.28	0.88	197,072.23	6.558	76.82	360	357	m	38.04	089
Maryland	19	4,463,913.29	98.0	234,942.80	6.663	77.76	360	358	7	40.98	969
South Carolina	21	3,695,103.97	0.72	175,957.33	6.607	77.97	360	357	6	30.65	717
Virginia	15	3,606,328.41	0.70	240,421.89	6.727	78.96	360	358	7	38.65	869
Connecticut	91	3,091,519.39	09.0	193,219.96	6.726	78.66	360	357	m	37.77	889
Illinois	=	1,992,042.45	0.39	181,094.77	7.018	78.73	360	358	7	35.82	731
New Mexico	14	1,786,382.51	0.35	127,598.75	6.630	77.96	360	357	e	38.69	069
Pennsylvania	6	1,719,553.17	0.33	191,061.46	6.501	78.22	360	358	7	37.87	169
Oregon	Ξ	1,622,310.38	0.31	147,482.76	6.531	79.51	360	358	7	40.71	689
Minnesota	7	1,421,182.78	0.28	203,026.11	6.992	79.42	360	356	4	38.75	222
Mississippi	12	1,352,730.73	0.26	112,727.56	6.579	77.36	360	358	7	36.71	710
Michigan	œ	1,312,931.81	0.25	164,116.48	6.463	78.84	360	357	٣	38.86	719
Rhode Island	S	1,274,405.53	0.25	254,881.11	6.989	79.85	360	358	7	40.53	999
Hawaii	ę	1,259,200.00	0.24	419,733.33	5.882	80.00	360	357	٣	41.78	712
Ohio	13	1,214,832.82	0.24	101,236.07	6.785	77.79	360	358	7	39.25	683
Tennessee	6	1,211,867.34	0.23	134,651.93	6.740	79.99	360	358	7	40.93	869
Alabama	9	1,077,640.00	0.21	179,606.67	6.560	79.31	360	358	7	37.43	992
Missouri	m	480,121.62	0.09	160,040.54	7.112	79.02	360	358	7	31.15	674
Arkansas	6	421,892.88	0.08	140,630.96	6.148	80.00	360	357	က	41.12	745
Kentucky	9	289,385.65	90.0	96,461.88	6.743	77.36	360	358	7	42.79	702
Indiana	2	260,000.00	0.05	130,000.00	6.588	80.00	360	329	-	43.33	647
Delaware	_	175,610.00	0.03	175,610.00	6.750	78.78	360	329	-	40.26	646
Utah	7	167,550.00	0.03	83,775.00	6.787	73.25	360	357	æ	17.57	869
New Hampshire	-	162,160.75	0.03	162,160.75	6.625	80.00	360	358	7	33.23	899
Nebraska	7	158,150.00	0.03	79,075.00	6.343	73.55	360	357	က	38.63	732
Idaho	-	87,350.00	0.02	87,350.00	6.375	86.69	360	358	7	38.48	755
Total:	2,002	\$516,267,079.15	100.00%	257,875.66	6.183%	78.08%	359	357	7	37.68%	705
									1		2

North-South CA	COUNT	UPB	%	AVG UPB	WAC	LTV	LTV OTERM	WAM	AGE	DTI	FICO
North CA	144	\$56,382,179.72	10.92%	391,542.91	6.060%	76.23%	359	357	m	37.67%	707
South CA	525	190,439,385.24	36.89	362,741.69	5.994	78.00		357	· **	38 63	-
States Not CA	1,333	269,445,514.19	52.19	202,134.67	6.343	78.53	359	357	~	37.00	•
Total:	2,002	\$516,267,079.15	100.00%	257,875.66	6.183%	78.08%	359	357	7	37.68%	'

Zip Code Concemtration	COUNT	UPB	%	AVG UPB	WAC	LTV	LTV OTERM	WAM	AGE	DTI	FIC0
30349	32	\$4.658.178.91	0.90%	145,568.09	5.987%	77.76%	360	358	7	37.32%	695
92336	: 11	3,731,100.00	0.72	339,190.91	5.805	80.00	360	357	3	38.22	689
30213	23	3,326,401.28	0.64	144,626.14	6.094	78.64	360	358	7	36.74	869
33705	7	3,298,243.00	29.0	471,177.57	5.986	77.54	360	358	7	35.34	727
30517	61	2.931.872.00	0.57	154,309.05	6.106	79.55	360	358	7	37.30	702
Other	1,910	498,321,283.96	96.52	260,901.20	6.190	78.06	359	357	2	37.71	705
Total:	2,002	\$516,267,079.15 100.00%	100.00%	257,875.66	6.183%	78.08%	359	357	7	37.68%	705

Loan Purpose	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM \	VAM	AGE	DTI	FICO
Purchase	1.746	\$431,065,000.45	83.50%	246,887.17	6.192%	79.09%	360	357	7	37.89%	707
Refinance - Cashout	174	58,599,997.97	11.35	336,781.60	6.238	72.12	358	356	7	37.07	889
Refinance - Rate Term	82	26,602,080.74	5.15	324,415.62	5.916	74.89	358	355	3	35.52	716
Total:	2,002	\$516,267,079.15	100.00%	257,875.66	6.183%	78.08%	359	357	2 3	37.68%	705

Document Type	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
Stated Income Full Asset	961	\$257,679,772.37	49.91%	268,137.12	6.184%	78.44%	360	357	7	37.81%	701
Full Documentation	471	106,227,128.06	20.58	225,535.30	5.920	78.77	359	357	7	37.06	719
Stated Documentation	317	82,570,306,20	15.99	260,474.15	6.329	78.44	359	357	7	38.08	695
No Ratio	185	51.886.620.87		280,468.22	6.371	77.16	359	357	3	0.00	705
No Income No Asset	89	17,903,251.65	3.47	263,283.11	6.515	69.74	359	357	3	0.00	727
Total:	2.002	\$516.267.079.15	100.00%	257.875.66	6.183%	78.08%	359	357	7	37.68%	705

Property Type	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM AGE	AGE	DTI	FICO
Single Family Residence	958	\$270,993,857.09	52.49%	282,874.59	6.159%	77.46%	359	357	7	37.83%	704
PIID	763	170,206,265.01	32.97	223,075.05	6.211	78.63	359	357	7	37.62	704
Condo	207	52,309,570.50	10.13	252,703.24	9.00	79.26	360	358	7	37.16	713
2-4 Family	74	22,757,386.54	4.41	307,532.25	6.505	78.60	360	357	3	37.63	706
Total:	2,002	\$516,267,079.15	100.00%	257,875.66	6.183%	78.08%	359	357	7	37.68%	705

Occupancy	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
Owner Occupied	1,584	\$440,271,290.18	85.28%	277,949.05	6.094%	78.26%	359	357	7	32.74%	704
Non-Owner Occupied	316	54,320,356.73	10.52	171,899.86	6.705	26.96	360	357	3	31.83	715
Second Home	102	21,675,432.24	4.20	212,504.24	8.678	77.28	360	357	3	31.28	703
Total:	2,002	\$516,267,079.15	100.00%	257,875.66	6.183%	78.08%	359	357	7	32.59%	705

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Lien Position	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
	2,002	\$516,267,079.15 100.00%	100.00%	257,875.66	6.183%	78.08%	329	357	7	37.68%	705
Total:	2,002	\$516,267,079.15 100.00%	100.00%	257,875.66	6.183%	78.08%	359	357	7	37.68%	705

Prepayment Penalty	COUNT	UPB	%	AVG UPB	WAC	LTV	LTV OTERM	1 WAM A	AGE	DTI	FICO
0	418	\$119,537,577.81	23.15%	285,975.07	6.426%	78.63%	360	357	3	38.43%	
9	12	4,953,182.41	96'0	412,765.20	6.232	77.38	360	357	٣	34.78	746
12	137	45,154,860.70		329,597.52	6.234	76.45	359	357	33	37.79	Ī
24	\$63	152,932,047.34		271,637.74	6.089	79.13	360	357	7	38.15	
36	404	153,609,014.71		216,961.89	6.164	77.22	359	357	7	37.09	704
09	164	40,080,396.17	7.76	244,392.66	5.827	17.67	357	355	7	36.25	725
Total:	2,002	\$516,267,079.15	100.00%	257,875.66	6.183%	78.08%	359	357	7	37.68%	705
wa Term: 23.586											

Prepayment Type	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	III	FICO
12H	115	\$38,721,612.60	7.50%	336,709.67	6.319%	76.71%	359	357	€	38.09%	694
12M	15	3,755,351.63	0.73	250,356.78	5.715	73.53	360	357	Ð	37.62	714
128	7	2,677,896.47	0.52	382,556.64	5.730	76.93	360	357	m	34.30	721
24H	393	113,045,738.60	21.90	287,648.19	6.014	79.23	360	358	7	38.05	969
24M	155	35,569,541.77	68.9	229,480.91	6.272	20.64	360	357	3	38.54	703
24S	15	4,316,766.98	0.84	287,784.47	6.541	77.00	360	356	4	37.94	715
Н96	573	121,798,000.67	23.59	212,561.96	6.136	77.08	359	357	7	36.83	702
M96	111	25,409,719.52	4.92	228,916.39	6.279	77.55	360	357	3	38.32	711
36S	74	6,401,294.52	1.24	266,720.60	6.245	78.51	360	357	٣	37.39	720
H09	73	12,662,360.06	2.45	173,456.99	6.172	78.52	359	357	7	38.03	695
W09	18	3,464,403.55	0.67	192,466.86	6.300	77.56	351	348	3	39.89	669
S09	73	23,953,632.56	4.64	328,131.95	5.576	77.23	358	356	7	34.91	746
Н9	ĸ	2,086,350.00	0.40	417,270.00	9.600	75.97	360	357	3	39.27	736
W9	9	2,371,332.41	0.46	395,222.07	5.904	78.08	360	358	7	30.64	758
S9	_	495,500.00	0.10	495,500.00	6.250	80.00	360	358	7	40.35	736
No PPP	418	119,537,577.81	23.15	285,975.07	6.426	78.63	360	357	Э	38.43	708
Total:	2,002	\$516,267,079.15 100.00%	100.00%	257,875.66	6.183% 78.08%	78.08%	359	357	7	2 37.68%	705

Balloon Flag	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
Not a Balloon Loan	2,002	\$516,267,079.15	100.00%	257,875.66	6.183% 78.08%	78.08%	359	357	2	37.68%	705
Total:	2,002	\$516,267,079.15	100.00%	257,875.66	6.183% 78.08%	78.08%	359	357	7	37.68%	705

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Originator	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
Alterna Mortgage	15	\$3,651,027.88	0.71%	243,401.86	7.321%	79.47%	.,	359	_	39.45%	169
Avaris Capital	12	3,950,000.00	0.77	329,166.67	6.112	80.00	•	358	7	41.22	•
Equity Now, Inc.	7	3,808,292.37	0.74	544,041.77	6.713	64.10	350	347	33	39.52	_
Gateway Bank FSB	42	14,189,491.69	2.75	337,845.04	5.848	72.38	•	358	7	37.60	
Heritage Plaza Mortgage, Inc.	2	525,000.00	0.10	262,500.00	5.576	70.00	•	356	4	38.88	
Loan Center of California, Inc.	3	2,345,750.00	0.45	781,916.67	6.342	71.72	360	356	4	38.36	
Mortgage Enterprise, Ltd.	7	667,200.00	0.13	333,600.00	6.594	79.90		355	S	37.99	
Opteum	1.726	420,274,344.98	81.41	243,496.14	6.193	78.33	359	357	7	37.42	
Pemmtek Mortgage Services	6	2,576,708.27	0.50	286,300.92	7.765	75.19		356	4	35.21	681
Provident Bank	108	39,415,751.27	7.63	364,960.66	5.972	78.68	360	357	٣	38.43	
Pro30 Funding	-	520,000.00	0.10	520,000.00	7.850	80.00		355	\$	0.00	
Ouicken Loans	4	564,553.00	0.11	141,138.25	6.491	75.17	360	356	4	37.25	
Realty Mortgage Corp	6	1,844,154.42	0.36	204,906.05	5.584	78.82		355	S	43.01	
Shearson Mortgage	4	1,274,800.00	0.25	318,700.00	6.256	80.00		356	4	40.67	
Stearns Lending, Inc.	45	17,032,335.29	3.30	378,496.34	6.045	78.60	360	356	4	39.49	
Sun West Mortgage Co.	13	3,627,669.98	0.70	279,051.54	6.424	79.98	360	357	3	42.20	
Total:	2,002	\$516,267,079.15 100.00%	100.00%	257,875.66	6.183%	78.08%	359	357	2	37.68%	705

Gross Rate-ARMS	COUNT	UPB	%	AVG UPB	WAC	VTJ	LTV OTERM WAM AGE	WAM	AGE	DTI	DTI FICO
4.001% - 4.500%	***	\$356,261.00	0.09%	356,261.00	4.125%	70.00%	360	355	S	36.94%	700
4.501% - 5.000%	42	14,012,492.47	3.66	333,630.77	4.930	77.94	360	358	7	37.70	734
5.001% - 5.500%	190	53,532,047.37	13.97	281,747.62	5.364	78.77	360	358	7	36.61	723
5.501% - 6.000%	446	129,190,573.95	33.72	289,664.96	5.839	79.02	360	357	33	38.12	402
6.001% - 6.500%	435	114,613,254.48	29.92	263,478.75	6.312	79.19	360	358	7	38.12	693
6.501% - 7.000%	206	49,231,501.83	12.85	238,987.87	6.789	78.27	360	358	7	37.80	169
7.001% - 7.500%	19	15,121,419.87	3.95	247,892.13	7.248	78.35	360	358	7	38.04	695
7.501% - 8.000%	16	4,845,801.72	1.26	302,862.61	7.814	78.33	360	357	3	37.43	684
8.001% - 8.500%	6	2,217,042.60	0.58	246,338.07	8.292	79.56	360	358	7	32.58	889
Total:	1,406	\$383,120,395.29 100.00%	100.00%	272,489.61	%98% 18.86%	78.86%	360	358	7	2 37.80%	704
Minimum: 4.125% Maximum: 8.500%											



Gross Rate-FRMS	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
4.501% - 5.000%	S	\$3,558,741.05	2.67%	711,748.21	4.989%	52.31%		343	7	30.40%	735
5.001% - 5.500%	x	3,462,684.12		432,835.52	5.312	47.08		342	-	28.76	747
5.501% - 6.000%	114	33,826,997.98		296,728.05	5.864	75.19		355	7	37.56	730
6.001% - 6.500%	220	45,202,012.07		205,463.69	6:339	78.67		356	7	37.63	704
6.501% - 7.000%	137	27,171,677.60	20.41	198,333.41	6.802	77.48	360	357	3	38.41	695
7.001% - 7.500%	64	11,825,522.56		184,773.79	7.275	76.88		357	3	36.40	700
7.501% - 8.000%	36	6,069,231.55		168,589.77	7.810	79.14		357	33	41.43	989
8.001% - 8.500%	æ	1,443,873.73		180,484.22	8.224	75.83		357	£	30.89	959
8.501% - 9.000%	7	425,946.25		212,973.13	8.699	80.00		357	3	23.55	L99
9.501% - 10.000%	_	133,963.52		133,963.52	10.000	80.00		357	33	16.87	959
11.501% - 12.000%	-	26,033.45	0.02	26,033.45	12.000	16.00		177	3	39.17	631
Total:	965	\$133,146,683.86 100.00%	100.00%	223,400.48	6.433%	75.84%	358	356	2	37.32%	708
Minimum: 4.875%											
Maximum: 12.000%											

Gross Margin	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
2.001% - 2.250%	637	\$155,739,199.61	40.65%	244,488.54	6.021%	78.73%	360	358	7	37.04%	714
2.251% - 2.500%	82	26,642,989.24	6.95	324,914.50	6.135	78.36	360	357	ę	38.27	700
2.501% - 2.750%	93	27,378,690.29	7.15	294,394.52	6.262	79.07	360	357	æ	37.68	697
2.751% - 3.000%	345	105,977,193.59	27.66	307,180.27	6.036	79.54	360	358	7	38.87	969
3.001% - 3.250%	139	32,227,387.38	8.41	231,851.71	6.112	78.01	360	357		36.85	10/
3.251% - 3.500%	7	3,920,750.00	1.02	560,107.14	6.645	74.62	360	357	3	40.15	707
3.501% - 3.750%	28	9,660,335.47	2.52	345,011.98	6.288	77.48	360	357	3	34.99	693
3.751% - 4.000%	9	2,179,586.43	0.57	363,264.41	6.821	74.28	360	357	3	49.95	682
4.001% - 4.250%	9	1,713,600.00	0.45	285,600.00	6.857	80.00	360	357	3	40.80	703
4.251% - 4.500%	4	1,630,000.00	0.43	407,500.00	5.455	78.95	360	357	٣	34,46	702
4.501% - 4.750%	-	336,000.00	0.0	336,000.00	5.750	80.00	360	359	-	44.76	999
4.751% - 5.000%	14	3,915,500.00	1.02	279,678.57	6.524	79.53	360	357	3	39.54	718
5.001% - 5.250%	=	3,823,859.31	1.00	347,623.57	6.031	79.99	360	357	6	37.12	029
5.251% - 5.500%	10	2,701,817.02	0.71	270,181.70	6.385	80.83	360	358	7	40.07	229
5.501% - 5.750%	2	1,231,747.55	0.32	246,349.51	6.632	80.00	360	358	7	41.29	089
5.751% - 6.000%	vo	1,133,487.05	0.30	226,697.41	868.9	81.95	360	358	7	40.03	711
6.001% - 6.250%	\$	1,303,538.35	0.34	260,707.67	6.820	80.00	360	357	3	37.01	299
6.501% - 6.750%	3	560,355.92	0.15	186,785.31	6.972	80.00	360	358	7	44.49	634
6.751% - 7.000%	\$	1,044,358.08	0.27	208,871.62	7.191	80.00	360	357		38.13	159
Total:	1,406	\$383,120,395.29 100.00%	100.00%	272,489.61	%960.9	78.86%	360	358	2	37.80%	704
Minimum: 2.250% Maximum: 7.000% Wainhfed Average 7.770%											
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The information herein has been provided stelly by URS Investment Bank. Neither the issue of certificates not any of its affiliates makes any representation as to the accuracy or completeness of the information herein. The information provided stelly by URS Investment Bank.

any obtained in the Accuracy of perioasity provided by the information contained herein will be superseded by the description of the mortgage loans contained in the Prospectus Supplement relating to the Certificates and superseded all information contained in any collated term herein. Supplement relating to the mortgage pool perioasity provided by URS Investment Bank.

H:\ABS\Opteum\Delta S\Opteum\Delta | Minimum Rate | COUNT | UPB | % | AVG UPB | WAC | LTV | LTV OTERM WAM AGE | WAM | AGE | DTI | DTI FICO |
|---|-------|--------------------------|---------|------------|--------|--------|-------------------|-----|-----|----------|----------|
| 2.001% - 3.000% | 1.157 | \$315,738,072.72 | 82.41% | 272,893.75 | 6.056% | 79.00% | 360 | 358 | 7 | 37.81% | 705 |
| 3.001% - 4.000% | 180 | 47,988,059.28 | 12.53 | 266,600.33 | 6.223 | 77.46 | 360 | 357 | E | 37.22 | 669 |
| 4.001% - 5.000% | 18 | 5,452,000.00 | | 302,888.89 | 6,649 | 79.73 | | 357 | e | 39.74 | 715 |
| 5.001% - 6.000% | 10 | 2,955,700.00 | | 295,570.00 | 5.489 | 79.92 | 360 | 357 | 6 | 36.11 | 089 |
| %000.2 - %100°9 | 33 | 9,350,237.46 | | 283,340.53 | 6.458 | 80.28 | | 358 | 7 | 39.21 | 677 |
| 7.001% - 8.000% | 8 | 1,636,325.82 | | 204,540.73 | 7.252 | 80.00 | | 357 | 3 | 40.07 | 664 |
| Total: | 1,406 | \$383,120,395.29 100.00% | 100.00% | 272,489.61 | %960'9 | 78.86% | 360 | 358 | 7 | 2 37.80% | 704 |
| Minimum: 2.250%
Maximum: 7.950%
Wairthfud Augester 2 800% | | | | | | | | | | | |

Maximum Rate	COUNT	UPB	%	AVG UPB	WAC	LTV	LTV OTERM WAM AGE	WAM	AGE	DTI	FICO
9.001% - 10.000%	13	\$4,856,400.00	_	373,569.23	4.966%	77.42%	360	358	7	38.00%	751
10.001% - 11.000%	302	80,704,115.92		267,232.17	5.629	79.12	360	358	7	37.18	716
11.001% - 12.000%	669	188,672,149.88	49.25	269,917.24	6.001	78.83	360	358	7	37.83	705
12.001% - 13.000%	342	96,173,252.43		281,208.34	6.542	78.84	360	357	3	38.51	691
13.001% - 14.000%	45	11,721,997.92		260,488.84	7.555	78.17	360	357	3	36.01	692
14.001% - 15.000%	4	853,771.14		213,442.78	7.267	80.00	360	357	3	39.12	653
18.001% - 19.000%	-	138,708.00		138,708.00	6.750	80.00	360	355	S	39.57	764
Total:	1,406	\$383,120,395.29	100.00%	272,489.61	%960'9	78.86%	360	358	7	37.80%	704
Minimum: 9.750%											
Maximum: 18.500%											
Weighted Average: 11.670%											

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Next Rate Reset Date	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
2005-10-01	4	\$1,278,661.00	0.33%	319,665.25	4.991%	78.31%	360	355	S	35.20%	727
2005-11-01	91	4,984,932.47	1.30	311,558.28	5.690	74.42	360	356	4	37.08	718
2005-12-01	20	6,472,491.00	1.69	323,624.55	6.064	79.05	360	357	3	35.06	712
2006-01-01	\$	1,428,304.00	0.37	285,660.80	5.450	78.95	360	358	7	34.83	289
2006-02-01	1	447,200.00	0.12	447,200.00	5.250	80.00	360	329	-	31.31	733
2007-04-01	4	1,268,720.00	0.33	317,180.00	6.557	80.00	360	355	5	53.53	707
2007-05-01	9	10,485,590.13	2.74	262,139.75	6.225	77.57	360	356	4	39.52	069
2007-06-01	200	55,625,603.42	14.52	278,128.02	6.091	79.10	360	357	3	37.96	692
2007-07-01	194	53,210,838.31	13.89	274,282.67	6.009	79.16	360	358	7	38.82	694
2007-08-01	116	34,062,551.00	8.89	293,642.68	6.052	79.74	360	359	-	38.99	169
2008-04-01	3	672,135.00	0.18	224,045.00	6.671	79.95	360	355	\$	58.24	740
2008-05-01	20	6,684,027.66	1.74	334,201.38	6.130	79.50	360	356	4	40.56	719
2008-06-01	35	11,457,791.40	2.99	327,365.47	6.312	79.23	360	357	£	38.63	208
2008-07-01	25	5,462,225.00	1.43	218,489.00	5.816	79.29	360	358	7	38.92	715
2008-08-01	12	2,661,704.00	69.0	221,808.67	5.933	19.61	360	329	-	36.05	701
2010-04-01	=	1,948,827.50	0.51	177,166.14	6.355	79.87	360	355	ĸ	42.38	169
2010-05-01	28	19,055,541.51	4.97	328,543.82	6.233	77.82	360	356	4	37.56	702
2010-06-01	240	63,724,453.99	16.63	265,518.56	6.101	79.03	360	357	3	37.71	712
2010-07-01	206	50,838,877.89	13.27	246,790.67	6.182	78.72	360	358	7	36.01	709
2010-08-01	141	31,906,376.00	8.33	226,286.35	6.185	79.25	360	329	-	37.86	702
2012-05-01	7	532,800.00	0.14	266,400.00	6.019	80.00	360	356	4	40.45	189
2012-06-01	91	6,012,200.00	1.57	375,762.50	5.710	74.52	360	357	3	36.74	730
2012-07-01	12	4,450,644.02	1.16	370,887.00	5.985	78.51	360	358	7	36.54	736
2012-08-01	=	3,643,450.00	0.95	331,222.73	5.436	78.93	360	329	-	36.23	718
2015-06-01	6	3,210,150.00	0.84	356,683.33	5.700	74.68	360	357	3	32.91	746
2015-07-01	5	1,594,300.00	0.42	318,860.00	5.771	80.00	360	358	2	31.38	728
Total:	1,406	\$383,120,395.29	100.00%	272,489.61	%960.9	78.86%	360	358	2	37.80%	704
Minimum: 20051001											
Maximum: 20150701											
Weighted Average: 20090128											

Initial Rate Cap	COUNT	UPB	%	AVG UPB	WAC		LTV OTERM WAM AGE	WAM	AGE	DTI	DTI FICO
1.000%	45	\$14,720,788.47	3.84%	327,128.63	5.777%	77.93%		357	6	35.61%	709
1.500%		746,583.67	0.19	248,861.22	6.412	80.00	360	357	9	30.06	649
2.000%	38	12,323,375.33		324,299.35	980.9	78.67		357	33	37.40	705
3.000%	865	165,277,674.88		276,384.07	6.104	79.14	360	358	7	38.72	695
5.000%	627	155,560,183.71		248,102.37	6.175	79.03	•	358	7	37.19	705
6.000%	95	34,491,789.23		363,071.47	5.836	77.12	360	357	3	37.28	735
Total:	1,406	\$383,120,395.29 100.00%	100.00%	272,489.61	6.096% 7	78.86%	360	358	2	2 37.80%	704
Minimum: 1.000%											
Maximum: 6.000%											
Weighted Average: 3.970%											

Periodic Rate Cap	COUNT	UPB	%	AVG UPB WAC LTV OTERM WAM AGE	WAC	LTV	OTERM	WAM	AGE	DTI FICO	FICO
1.000% 2.000%	1,405	\$382,600,395.29	99.86%	272,313.45 520,000.00	6.094%	78.86% 80.00	360	358	2 8	37.80%	704
Total:	1,406	\$383,120,395.29 100.00%	100.00%	272,489.61	%960'9	78.86%	360	358	74	360 358 2 37.80%	704
Minimum: 1.000% Maximum: 2.000% Weighted Average: 1.001%											

PMI	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM WAM	WAM	AGE	DTI	FICO
No MI	2,001	\$515,880,579.15	99.93%	257,811.38	6.183%	78.07%	359	357	7	37.68%	705
United Guaranty	-	386,500.00	0.07	386,500.00	5.750	86.94	360	357	3	33.55	722
Total:	2,002	\$516,267,079.15	100.00%	257,875.66	6.183%	78.08%	359	357	2	37.68%	705

Interest Only Terms	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM WAM AGE	WAM	AGE	DTI	FICO
0	285	\$55,635,245.15	10.78%	195,211.39	6.427%	76.39%	355	352	£	38.17%	710
24	ın	1,363,150.00	0.26	272,630.00	6.360	78.70	360	356	4	43.44	697
36	13	4,990,400.00	0.97	383,876.92	6.204	77.33	360	357	6	37.80	689
09	115	41,319,502.00	8.00	359,300.02	6.100	79.25	360	357	m	37.87	703
84	=	3,914,650.00	0.76	355,877.27	5.737	75.35	360	357	E	36.98	720
120	1,573	409,044,132.00	79.23	260,040.77	6.162	78.22	360	358	7	37.58	704
Total:	2,002	\$516,267,079.15 100.00%	100.00%	257,875.66	6.183%	78.08%	359	357		2 37.68%	705

Pool Summary	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM WAM	WAM	AGE	DTI	FICO
Conforming	954	\$170,676,202.27	64.63%	178,905.87	6.288%	78.99%	358	356	7	37.18%	704
Non-Conforming	177	93,397,519.40	35.37	527,669.60	6.039	07.0/	228	8	,	37.030,	6 6
Total:	1,131	\$264,073,721.67 100.00%	100.00%	233,486.93	6.221%	78.02%	338	336	7	30.97%	200
AVG UPB: \$233,486.93											-
MIN UPB: \$40,000.00 MAX UPB: \$1.252.078.62											
GROSS WAC: 6.2209683065%											
MIN RATE: 3.875%											
MAX KATE: 9.125% MIN OBJC I TV: 15 56%											
MAX ORIG LTV: 100.00%											
MIN ORIG TERM: 180											
MAX ORIG TERM: 360											
MIN WAM: 177											
MAX WAM: 359											
% SF/PUD: 100.00%											
% FULL/ALT: 25.92%											
% CASHOUT: 14.45%											
% BUYDOWN: 0.60% % 1 TV > 80 NO MI: 10 68%											
WA LTV: 78.02%											
% FICO > 679: 68.64%											
% NO FICO: 0.00%											
WA FICO: 703											
% FIRST LIEN: 100.00%											
% PREPAY PENALTY: 76.16%											
CALIFORNIA %: 23.80%											
NORTH CA. %: 5.22%											
SOUTH CA. %: 18.58%											
ARM%: 67.14%											
FIXED%: 32.86%											
10%: 84.44%											

Product Type	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
10/6 MONTH LIBOR -120 MONTH IO	13	\$4,246,308.00	1.61%	326,639.08	5.657%	80.29%	360	357		30.84%	755
15YR FXD	=	2,917,790.95	1.10	265,253.72	5.712	56.51	180	177	6	20.05	697
2/6 MONTH LIBOR	22	4,251,982.95	19'1	193,271.95	6.836	85.75	360	358	7	36.11	654
2/6 MONTH LIBOR - 24 MONTH 10	7	644,750.00	0.24	322,375.00	6.341	77.26	360	356	4	45.07	889
2/6 MONTH LIBOR - 60 MONTH 10	17	6,213,500.00	2.35	365,500.00	6.507	82.53	360	357	٣	43.38	643
2/6 MONTH LIBOR -120 MONTH IO	199	50,230,736.00	19.02	252,415.76	6.266	80.14	360	358	7	38.72	669
30YR FXD	155	30,704,611.25	11.63	198,094.27	6.331	73.98	360	357	Ð	37.64	206
30YR FXD - 60 MONTH IO	-	115,200.00	0.04	115,200.00	5.000	90.00	360	357	£	44.89	899
30YR FXD -120 MONTH 10	221	53,031,651.00	20.08	239,962.22	6.405	75.83	360	358	7	36.09	708
3/6 MONTH LIBOR		192,079.99	0.07	192,079.99	6.807	90.00	360	357	£	33.48	999
3/6 MONTH LIBOR - 36 MONTH 10	7	312,900.00	0.12	156,450.00	5.981	75.74	360	357	£	52.99	121
3/6 MONTH LIBOR - 60 MONTH 10	6	874,800.00	0.33	291,600.00	6.449	84.71	360	358	7	31.82	159
3/6 MONTH LIBOR -120 MONTH IO	31	8,038,518.00	3.04	259,307.03	5.979	78.75	360	357	33	36.21	402
5/6 MONTH LIBOR	01	2,217,646.51	0.84	221,764.65	6.439	81.98	360	357	e	38.58	989
5/6 MONTH LIBOR - 36 MONTH 10	_	359,650.00	0.14	359,650.00	5.750	76.52	360	356	4	30.56	189
5/6 MONTH LIBOR - 60 MONTH 10	19	6,878,275.00	2.60	362,014.47	5.986	27.67	360	357	33	37.95	695
5/6 MONTH LIBOR -120 MONTH IO	370	77,682,079.00	29.42	209,951.56	6.197	78.73	360	358	7	36.96	206
6 MONTH LIBOR - 60 MONTH 10	-	220,000.00	0.08	220,000.00	7.000	80.00	360	357	3	33.05	761
6 MONTH LIBOR -120 MONTH 10	31	8,359,599.00	3.17	269,664.48	5.471	80.43	360	326	4	34.26	704
7/6 MONTH LIBOR	E	815,338.02	0.31	271,779.34	5.409	80.00	360	358	7	27.28	171
7/6 MONTH LIBOR - 84 MONTH IO	-	500,000.00	0.19	500,000.00	5.999	80.00	360	357	3	39.50	746
7/6 MONTH LIBOR -120 MONTH 10	17	5,266,306.00	1.99	309,782.71	5.435	80.72	360	358	7	32.71	732
Total:	1,131	\$264,073,721.67 100.00%	100.00%	233,486.93	6.221%	78.02%	358	356	2	36.92%	703

Group	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
124	802	\$206,798,205.27	78.31%	257,853.12	6.147%	78.30%	357	355	7	36.74%	704
2	329	57,275,516.41	21.69	174,089.72	6.487	77.04	360	358	7	37.63	702
Total:	1,131	\$264,073,721.67	100.00%	233,486.93	6.221%	78.02%	358	356	7	36.92%	703

Original Balance	COUNT	OPB	%	AVG 0PB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
\$0.01 - \$50,000.00	2	\$80,000.00	0.03%	40,000.00	6.000%	22.45%	360	358	7	0.00%	751
\$50,000.01 - \$100,000.00	7.5	6,500,121.00	2.46	86,668.28	6.365	70.65	355	353	7	34.29	869
\$100,000.01 - \$150,000.00	327	42,187,340.00	15.96	129,013.27	6.433	78.72	359	357	7	36.59	711
\$150,000.01 - \$200,000.00	791	44,897,913.00	16.99	172,022.66	6.327	80.05	357	355	7	37.12	701
\$200,000.01 - \$250,000.00	127	28,264,915.00	10.69	222,558.39	6.199	79.43	358	356	7	37.29	669
\$250,000.01 - \$300,000.00	80	21,871,836.00	8.27	273,397.95	6.190	78.79	360	358	7	38.35	707
\$300,000.01 - \$350,000.00	89	21,915,702.00	8.29	322,289.74	6.079	79.78	357	355	3	38.83	706
 \$350,000.01 - \$400,000.00	48	17,918,067.00	6.78	373,293.06	6.085	77.66	360	358	7	34.73	695
\$400,000.01 - \$450,000.00	4	17,436,100.00	9.60	425,270.73	6.093	78.50	360	358	7	39.42	709
\$450,000.01 - \$500,000.00	31	14,659,412.00	5.55	472,884.26	6.181	80.86	360	357	E	36.52	695
\$500,000.01 - \$550,000.00	10	5,198,150.00	1.97	519,815.00	6.031	78.24	360	357	6	36.72	902
S550,000.01 - \$600,000.00	12	6,820,086.00	2.58	568,340.50	6.188	76.06	360	358	7	37.10	706
\$600,000.01 - \$650,000.00	22	13,956,750.00	5.28	634,397.73	6.189	74.65	360	358	7	37.60	694
\$650,000.01 - \$700,000.00	9	4,011,900.00	1.52	668,650.00	5.418	75.85	360	357	3	37.33	869
\$700,000.01 - \$750,000.00	∞	5,779,750.00	2.19	722,468.75	5.969	78.68	360	357	ĸ	34.86	735
\$800,000.01 - \$850,000.00	_	836,250.00	0.32	836,250.00	6.250	75.00	360	356	4	0.00	189
\$850,000.01 - \$900,000.00	3	2,636,000.00	1.00	878,666.67	6.165	70.25	360	358	7	37.27	704
\$900,000.01 - \$950,000.00	_	942,000.00	0.36	942,000.00	5.875	60.00	360	357	٣	0.00	69
\$950,000.01 - \$1,000,000.00	ĸ	4,969,999.00	1.88	993,999.80	6.822	64.15	360	357	3	36.86	713
\$1,000,000.01 >=	3	3,432,500.00	1.30	1,144,166.67	5.897	68.19	294	291	3	22.84	693
Total:	1,131	\$264,314,791.00 100.00%	100.00%	233,700.08	6.221%	78.02%	358	356	7	36.92%	703
Minimum: \$40,000.00											
Maximum: \$1,267,000.00											

Unpaid Balance	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
\$0.01 - \$50,000.00	2	\$80,000.00	0.03%	40,000.00	%000'9	22.45%	360	358	7	0.00%	751
\$50,000.01 - \$100,000.00	75	6,487,237.03	2.46	86,496.49	6.365	20.66	355	353	7	34.29	869
\$100,000.01 - \$150,000.00	327	42,140,787.58	15.96	128,870.91	6.432	78.72	359	357	7	36.60	111
\$150,000.01 - \$200,000.00	262	45,047,488.60	17.06	171,936.98	6.324	80.04	357	355	7	37.17	101
\$200,000.01 - \$250,000.00	126	28,039,882.36	10.62	222,538.75	6.202	79.43	358	356	7	37.22	700
\$250,000.01 - \$300,000.00	80	21,846,443.16	8.27	273,080.54	6.190	78.79	360	358	7	38.35	702
\$300,000.01 - \$350,000.00	89	21,898,606.84	8.29	322,038.34	6.079	79.79	358	355	6	38.83	206
\$350,000.01 - \$400,000.00	8	17,913,699.94	6.78	373,202.08	6.085	77.66	360	358	7	34.73	695
\$400,000.01 - \$450,000.00	4	17,415,685.39	9.9	424,772.81	6.093	78.51	360	358	7	39.42	709
\$450,000.01 - \$500,000.00	31	14,652,663.61	5.55	472,666.57	6.181	80.86	360	357	æ	36.52	695
\$500,000.01 - \$550,000.00	10	5,194,548.93	1.97	519,454.89	6.031	78.24	360	357	e	36.70	206
\$550,000.01 - \$600,000.00	12	6,816,596.08	2.58	568,049.67	6.188	76.08	360	358	7	37.10	206
\$600,000.01 - \$650,000.00	22	13,956,750.00	5.29	634,397.73	6.189	74.65	360	358	7	37.60	694
\$650,000.01 - \$700,000.00	9	4,006,671.68	1.52	19:8/1/99	5.417	75.84	360	357		37,35	869
\$700,000.01 - \$750,000.00	œ	5,774,832.86	2.19	721,854.11	5.970	78.68	360	357	ĸ	34.86	735
\$800,000.01 - \$850,000.00	-	836,250.00	0.32	836,250.00	6.250	75.00	360	356	4	0.00	189
\$850,000.01 - \$900,000.00	6	2,636,000.00	1.00	878,666.67	6.165	70.25	360	358	7	37.27	704
\$900,000.01 - \$950,000.00	-	942,000.00	0.36	942,000.00	5.875	90.09	360	357	ĸ	0.00	694
\$950,000.01 - \$1,000,000.00	S	4,969,999.00	1.88	993,999.80	6.822	64.15	360	357	e	36.86	713
\$1,000,000.01 >=	3	3,417,578.62	1.29	1,139,192.87	5.898	68.24	294	291	3	22.89	693
Total:	1,131	\$264,073,721.67 100.00%	100.00%	233,486.93	6.221%	78.02%	358	356	7	36.92%	703
Minimum: \$40,000.00											
Maximum: \$1,252,078.62											

Gross Rate	CÒUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM AGE	AGE	DTI	FICO
3.501% - 4.000%	-	\$274,899.00	0.10%	274,899.00	3.875%	80.00%	360	355	ĸ	29.97%	707
4.001% - 4.500%	7	528,074.00	0.20	264,037.00	4.470	80.00	360	355	10	19.98	724
4.501% - 5.000%	22	7,409,541.85	2.81	336,797.36	4.892	76.04	353	350	3	33.03	727
5.001% - 5.500%	103	26,951,098.11	10.21	261,661.15	5.376	76.11	355	353	7	33.54	729
5.501% - 6.000%	323	86,583,952.29	32.79	268,061.77	5.857	76.28	357	355	7	36.68	713
6.001% - 6.500%	350	74,986,598.86	28.40	214,247.43	6.319	78.27	359	357	7	38.12	692
6.501% - 7.000%	200	39,649,236.91	15.01	198,246.18	6.803	81.43	359	357	3	38.64	069
7.001% - 7.500%	93	19,447,344.96	7.36	209,111.24	7.291	78.91	360	357	3	36.75	695
7.501% - 8.000%	25	5,613,569.42	2.13	224,542.78	7.776	83.70	360	358	7	38.73	684
8.001% - 8.500%	7	1,765,640.74	0.67	252,234.39	8.212	80.15	360	357	6	32.22	629
8.501% - 9.000%	4	757,565.52	0.29	189,391.38	8.780	87.66	360	358	7	41.19	629
9.001% - 9.500%	-	106,200.00	0.04	106,200.00	9.125	95.00	360	359	-	0.00	677
Total:	1,131	\$264,073,721.67 100.00%	100.00%	233,486.93	6.221%	78.02%	358	356	2	2 36.92%	703
Minimum: 3.875%											
Maximum: 9.125%											

Original Term to Maturity	COUNT	UPB	%	AVG UPB	WAC	LTV	LTV OTERM WAM AGE	WAM	AGE	DTI	FIC0
180	=	\$2,917,790.95	_	265,253.72	5.712%	56.51%	180	177	3	20.05%	697
360	1,120	261,155,930.73	98.90	233,174.94	6.227	78.26	360	358	7	37.10	703
Total:	1,131	\$264,073,721.67 100.00%	100.00%	233,486.93	6.221% 7	78.02%	358	356	7	36.92%	703
Minimum: 180											
Maximum: 360											

Remaining Term to Stated Maturity	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM WAM	WAM	AGE	DTI	FICO
121 - 180	=	\$2,917,790.95	1.10%	265,253.72	5.712%		180	177	33	20.05%	269
301 - 360	1,120	261,155,930.73	98.90	233,174.94	6.227	78.26	360	358	7	37.10	703
Total:	1,131	\$264,073,721.67 100.00%	100.00%	233,486.93	6.221%	78.02%	358	356	2	36.92%	703
Minimum: 177											

Seasoning	COUNT	UPB	%	AVG UPB	WAC	LTV	WAC LTV OTERM WAM AGE	WAM	AGE	DTI	DTI FICO
1944	230	\$50,722,842.00	19.21%	220,534.10	6.152%	79.53%	359	358	-	36.23%	712
2	367	81,229,352.76	30.76	221,333.39	6.247	78.33	358	356	7	36.43	702
8	407	100,938,312.87	38.22	248,005.68	6.227	76.72	357	354	6	36.67	701
4	83	21,689,573.36	8.21	261,320.16	6.407	78.39	360	356	4	40.47	700
S	44	9,493,640.68	3.60	215,764.56	5.873	80.43	360	355	v.	39.30	704
Total:	1,131	\$264,073,721.67 100.00%	100.00%	233,486.93 6.221% 78.02%	6.221%	78.02%	358	356		2 36.92%	703
Minímum: 1 Maximum: 5											

pTI	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM WAM	WAM	AGE	DTI	FICO
<= 0.000%	252	\$58,558,828.07	22.18%	232,376.30	6.366%	75.37%	358	355	6	0.00%	708
1.001% - 6.000%	-	90,365.00	0.03	90,365.00	7.500	74.41	360	359	-	5.25	704
6.001% - 11,000%	3	320,739.58	0.12	106,913.19	6.817	80.24	360	358	7	8.32	675
11.001% - 16.000%	11	3,050,378.49	1.16	277,307.14	5.879	70.21	286	283	æ	13.59	674
16.001% - 21.000%	32	9,391,070.03	3.56	293,470.94	5.998	67.98	354	352	7	18.71	726
21.001% - 26.000%	41	7,855,075.11	2.97	191,587.20	6.136	79.78	360	358	7	24.23	712
26.001% - 31.000%	84	19,343,252.64	7.32	230,276.82	5.920	78.06	359	356	7	28.59	720
31.001% - 36.000%	171	38,929,743.54	14.74	227,659.32	6.194	79.36	359	357	7	33.75	712
36.001% - 41.000%	246	58,009,566.64	21.97	235,811.25	6.151	79.82	359	357	7	38.59	869
41.001% - 46.000%	222	50,981,047.06	19.31	229,644.36	6.238	79.28	360	358	7	43.24	694
46.001% - 51.000%	09	15,008,415.53	5.68	250,140.26	6.603	80.79	360	357	3	48.32	685
51.001% - 56.000%	4	1,120,040.00	0.42	280,010.00	5.849	80.00	360	357		52.99	200
56.001% - 61.000%	3	1,282,300.00	0.49	427,433.33	6.015	74.80	360	356	4	57.11	629
66.001% - 71.000%	1	132,900.00	0.05	132,900.00	6.125	86.69	360	356	4	66.62	703
Total:	1,131	\$264,073,721.67 100.00%	100.00%	233,486.93	6.221%	78.02%	358	356	7	36.92%	703
Minimum: 0.00%											
Maximum: 66.62%											
WADTI: 36.92%											

FICO Scores	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
580 - 589		\$204,772.38	0.08%	204,772.38	5.990%	57.22%	360	358	7	44.32%	584
590 - 599	9	1,307,839.55	0.50	217,973.26	6.919	79.30	360	358	7	42.52	593
609 - 009	3	1,136,500.00	0.43	378,833.33	6.993	90.56	360	358	7	38.79	603
610 - 619	3	915,700.00	0.35	305,233,33	6.855	90.42	360	359	-	32.72	613
620 - 629	32	6,480,857.77	2.45	202,526.81	6.554	79.24	360	358	7	37.94	625
630 - 639	99	15,987,867.98	6.05	245,967.20	6.580	73.25	345	342	33	35.64	635
640 - 649	20	10,173,782.59	3.85	203,475.65	6.564	77.81	360	357	6	40.36	645
620 - 659	22	12,790,777.91	4.84	224,399.61	6.331	78.96	357	355	٤.	39.86	655
699 - 099	99	16,472,468.90	6.24	249,582.86	6.413	79.39	360	357	3	38.22	99
670 - 679	9/	17,350,942.65	6.57	228,301.88	6.420	78.22	360	358	7	37.70	674
689 - 089	113	29,003,646.71	10.98	256,669.44	6.231	78.35	359	356	3	39.36	684
669 - 069	82	20,562,025.31	7.79	241,906.18	6.295	77.34	360	358	7	33.46	69
700 - 709	79	19,983,977.45	7.57	252,961.74	6.122	80.01	360	358	7	38.67	704
710 - 719	20	11,167,771.53	4.23	223,355.43	6.160	78.31	360	357	3	39.66	714
720 - 729	79	18,774,884.72	7.11	237,656.77	5.999	79.01	360	358	7	36.53	725
730 - 739	89	16,219,690.42	6.14	238,524.86	5.941	78.23	360	358	7	37.91	734
740 - 749	29	14,053,423.69	5.32	209,752.59	5.964	78.57	358	356	7	33.37	744
750 - 759	99	13,653,568.95	5.17	210,054.91	6.129	78.21	359	356	7	36.61	754
760 - 769	53	12,636,189.20	4.79	238,418.66	6.104	17.67	360	358	7	33.97	166
770 - 779	48	10,840,392.48	4.11	225,841.51	5.810	75.73	355	352	7	35.42	775
780 - 789	35	8,404,730.60	3.18	240,135.16	6.092	77.48	360	358	7	30.26	784
790 - 799	61	4,292,366.55	1.63	225,914.03	6.190	73.59	341	338	3	33.34	793
800 - 809	∞	1,142,996.33	0.43	142,874.54	6.097	76.24	335	333	7	30.85	803
810 - 819	3	516,548.00	0.20	172,182.67	6.171	67.22	360	358	7	23.06	814
Total:	1,131	\$264,073,721.67 100.00%	100.00%	233,486.93	6.221%	78.02%	358	356	7	36.92%	703
Minimum FICO: 584 Maximum FICO: 816											
			1								

Loan to Value Ratio	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
15.01% - 20.00%	7	\$1,040,000.00	0.39%	520,000.00	7.327%	16.36%	360	357	6	19.73%	638
20.01% - 25.00%	-	85,000.00	0.03	85,000.00	5.875	20.86	360	329	-	44.71	713
25.01% - 30.00%		614,062.98	0.23	122,812.60	5.676	26.91	313	311	7	21.87	730
30.01% - 35.00%	7	177,877.15	0.07	88,938.57	6.111	32.85	260	257	6	0.00	687
35.01% - 40.00%	4	626,400.00	0.24	156,600.00	5.902	36.43	360	357	33	28.41	718
40.01% - 45.00%	9	1,327,962.78	0.50	221,327.13	5.894	42.45	360	357	æ	33.12	683
45.01% - 50.00%	12	2,255,640.63	0.85	187,970.05	5.782	47.44	310	307	7	28.40	736
50.01% - 55.00%	11	3,216,333,29	1.22	292,393.94	5.903	51.81	360	358	7	25.86	750
55.01% - 60.00%	11	6,074,100.67	2.30	357,300.04	5.904	58.48	318	316	3	25.45	889
60.01% - 65.00%	11	4,942,170.07	1.87	290,715.89	5.779	63.27	355	352	3	42.60	206
65.01% - 70.00%	83	13,110,046.04	4.96	222,204.17	6.262	69.28	360	358	7	38.00	705
70.01% - 75.00%	93	17,468,759.35	6.62	291,145.99	6.424	73.76	360	357	3	34.47	713
75.01% - 80.00%	807	184,935,274.57	70.03	229,163.91	6.144	79.79	360	357	7	37.47	704
80.01% - 85.00%	œ	2,820,681.77	1.07	352,585.22	6.282	84.31	360	357	3	38.95	664
85.01% - 90.00%	64	13,563,448.89	5.14	211,928.89	6.780	89.65	360	358	7	36.87	681
90.01% - 95.00%	43	8,910,999.35	3.37	207,232.54	7.106	94.99	360	358	7	36.89	704
95.01% - 100.00%	13	2,904,964.14	1.10	223,458.78	6.376	99.66	360	358	2	37.18	732
Total:	1,131	\$264,073,721.67 100.00%	100.00%	233,486.93	6.221%	78.02%	358	356	7	36.92%	703
Minimum: 15.56 Maximum: 100.00											

Combined Loan To Value Ratio	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
15.01% - 20.00%	7	\$1,040,000.00	0.39%	520,000.00	7.327%	16.36%	360	357	e	19.73%	638
20.01% - 25.00%	-	85,000.00	0.03	85,000.00	5.875	20.86	360	359	-	44.71	713
25.01% - 30.00%	S	614,062.98	0.23	122,812.60	9.676	26.91	313	311	7	21.87	730
30.01% - 35.00%	2	177,877.15	0.07	88,938.57	6.111	32.85	260	257	3	0.0	687
35.01% - 40.00%	4	626,400.00	0.24	156,600.00	5.902	36.43	360	357	33	28.41	718
40.01% - 45.00%	9	1,327,962.78	0.50	221,327.13	5.894	42.45	360	357	ĸ	33.12	683
45.01% - 50.00%	10	1,872,472.46	0.71	187,247.25	5.941	47.15	336	334	7	36.66	725
50.01% - 55.00%	11	2,620,439.14	0.99	238,221.74	5.750	51.62	339	337	7	24.54	746
55.01% - 60.00%	13	5,267,343.66	1.99	405,180.28	5.867	58.58	312	309	ĸ	24.96	685
60.01% - 65.00%	15	4,161,379.07	1.58	277,425.27	5.891	62.95	354	351	m	42.60	701
65.01% - 70.00%	11	5,051,840.50	16.1	297,167.09	6.028	68.77	360	358	7	35.29	7117
70.01% - 75.00%	24	8,396,058.75	3.18	349,835.78	5.955	70.79	360	357	6	35.28	716
75.01% - 80.00%	136	36,674,022.56	13.89	269,661.93	6.023	79.49	359	356	3	36.22	402
80.01% - 85.00%	13	5,115,431.77	1.94	393,494.75	5.870	17.91	360	357	3	37.62	989
85.01% - 90.00%	157	38,212,447.60	14.47	243,391.39	6.470	81.53	360	358	7	36.45	200
90.01% - 95.00%	256	53,555,618.88	20.28	209,201.64	6.483	81.29	360	357	7	36.33	702
95.01% - 100.00%	459	99,275,364.36	37.59	216,286.20	6.157	80.24	360	357	7	38.53	703
Total:	1,131	\$264,073,721.67	100.00%	233,486.93	6.221%	78.02%	358	356	2	36.92%	703
Minimum: 15.56 Maximum: 100.00											

Geographic Concentration	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	ודמ	FICO
Georgia	453	\$85,443,069.53	32.36%	188,616.05	6.019%	79.46%	359	357	7	35.25%	712
Сайботіа	149	62,837,956.26	23.80	421,731.25	6.036	75.49	356	354	33	37.87	107
Florida	150	32,194,727.08	12.19	214,631.51	6.658	80.58	358	356	7	37.43	200
Nevada	62	16,611,333.70	6.29	267,924.74	6.057	77.32	360	357	e	39.94	206
Arizona	83	15,857,057.01	90.9	191,048.88	6.516	79.45	358	356	33	35.71	969
Colorado	35	9,491,850.38	3.59	271,195.73	6.462	76.68	360	357	3	39.87	208
Texas	89	8,278,500.47	3.13	140,313.57	6.664	79.21	354	350	33	38.59	969
Washington	18	5,637,732.50	2.13	313,207.36	6.038	77.65	360	358	7	38.27	169
New Jersey	11	5,372,755.39	2.03	316,044.43	6.025	74.78	346	344	7	36.04	707
North Carolina	25	4,670,876.62	1.77	186,835.06	6.457	73.17	360	357	3	38.11	683
South Carolina	61	4,007,827.41	1.52	210,938.28	6.752	64.70	360	358	7	33.21	692
Virginia	6	3,295,242.63	1.25	366,138.07	6.697	78.02	360	358	7	39.24	693
Maryland	7	2,186,548.14	0.83	312,364.02	6.738	83.76	360	358	7	44.42	159
New Mexico	14	1,818,772.88	69.0	129,912.35	6.804	81.30	360	357	3	35.39	684
Pennsylvania	9	1,624,095.19	0.62	270,682.53	6.342	78.90	360	357	33	34.07	289
Hawaii	3	1,209,409.70	0.46	403,136.57	6.295	87.02	360	358	7	36.41	727
Missouri	3	828,394.76	0.31	276,131.59	6.798	78.93	360	357	3	40.13	11.9
Mississippi	9	709,535.05	0.27	118,255.84	6.647	78.00	360	358	7	33.47	733
Illinois	4	546,371.00	0.21	136,592.75	7.315	77.89	360	359	-	38.36	783
Oregon	7	401,395.52	0.15	200,697.76	6.263	85.52	360	358	7	39.63	658
New York	-	300,000.00	0.11	300,000.00	6.650	89.55	360	359	_	35.64	617
Alabama	2	222,087.80	0.08	111,043.90	7.361	95.00	360	358	7	29.32	778
Indiana	1	168,000.00	90.0	168,000.00	6.500	80.00	360	359	-	41.10	627
Minnesota		143,600.00	0.05	143,600.00	5.875	80.00	360	355	S	44.51	170
Maine	-	129,232.67	0.05	129,232.67	5.625	80.00	360	355	S	35.79	700
Idaho	-	87,350.00	0.03	87,350.00	6.375	69.98	360	358	2	38.48	755
Total:	1,131	\$264,073,721.67 100.00%	100.00%	233,486.93	6.221%	78.02%	358	356	7	36.92%	703

North CA 32 \$13,785,980.85 \$5.22% 430,811.90 6.014% 77.56% 360 357 3 40.69% South CA 117 49,051,975.42 18.58 419,247.65 6.043 74.91 355 35 3 37.22 States Not CA 982 201,235,765.41 76.20 204,924.40 6.279 78.81 359 35 3 36.63 Total: 1,131 \$264,073,721.67 100.00% 233,486.93 6.221% 78.02% 358 2 36.92%	North-South CA	COUNT	. UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
CA 117 49,051,975,42 18.58 419,247.65 6,043 74,91 355 353 3 Not CA 982 201,235,765.41 76.20 204,924.40 6,279 78.81 359 356 2 11,131 \$254,073,721.67 100.00% 233,486.93 6,221% 78.02% 358 356 2 3	North CA	32	\$13,785,980.85	5.22%	430,811.90	6.014%	77.56%	360	357	3	40.69%	•
Not CA 982 201,235,765.41 76.20 204,924.40 6.279 78.81 359 356 2 1,131 \$254,073,721.67 100.00% 233,486.93 6.221% 78.02% 358 356 2 3	South CA	117	49,051,975.42	18.58	419,247.65	6.043	74.91	355	353	3	37.22	•
1,131 \$264,073,721.67 100.00% 233,486,93 6.221% 78,02% 358 356 2	States Not CA	286	201,235,765.41	76.20	204,924.40	6.279	78.81	359	356	7	36.63	704
	Total:	1,131	\$264,073,721.67	100.00%	233,486.93	6.221%	78.02%	358	356	7	36.92%	703

Zip Code Concemtration	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
30349	36	\$5,944,515.10	2.25%	165,125.42	6.050%	82.33%	360	358	7	36.94%	969
30213	29	4,469,050.28	1.69	154,105.18	6.151	19.60	360	358	7	34.51	694
08872	6	3,397,236.63	1.29	377,470.74	5.853	74.58	338	336	7	38.68	714
30517	22	3,369,272.00	1.28	153,148.73	6.201	79.61	360	358	7	37.30	700
82178	15	2,991,086.00	1.13	199,405.73	6.298	81.52	360	358	7	39.64	694
Other	1,020	243,902,561.66	92.36	239,120.16	6.231	77.87	358	356		36.90	704
Total:	1,131	\$264,073,721.67	100.00%	233,486.93	6.221%	78.02%	358	356	7	36.92%	703

The information herein has been provided stolep by UBS Investment Bank. Neither the issuer of certificates not any of its affiliates makes any representation as to the accounties of the information herein. The information contained herein will be superseded by the description of the morgage loans contained and/or incorporated by reference in the Prospectus Supplement relating to the Certificates and supersedes all information contained in any classes relating to the morgage pool previously provided by UBS Investment Bank.

Loan Purpose	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
Purchase	896	\$209,112,405.75	79.19%	216,025.21	6.269%	79.78%	359	356	7	37.46%	705
Refinance - Cashout	116	38,146,300.21		328,847.42	6.156	70.01	360	357	3	36.98	689
Refinance - Rate Term	47	16,815,015.71	ĺ	357,766.29	5.766	74.38	343	341		30.99	713
Total:	1,131	\$264,073,721.67	100.00%	233,486.93	6.221%	78.02%	358	356	7	36.92%	703

Document Type	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM AGE	AGE	DTI	FICO
Stated Income Full Asset	426	\$99,746,471.32	37.77%	234,146.65	6.237%		359	357		37.50%	669
Full Documentation	291	68,435,304.02	25.92	235,172.87	5.936		355	353	7	35,31	715
Stated Documentation	162	37,333,118.27	14.14	230,451.35	6.473	80.09	360	358	7	38.31	685
No Income No Asset	138	29,819,652.81	11.29	216,084.44	6.357	72.64	355	353	e	0.00	106
No Ratio	114	28,739,175.26	10.88	252,098.03	6.375	78.20	360	358	7	0.00	711
Total:	1,131	\$264,073,721.67	100.00%	233,486.93	6.221%	78.02%	358	356	7	36.92%	703

Property Type	COUNT	UPB	%	AVG UPB	WAC	LTV	LTV OTERM WAM AGE	WAM	AGE	DTI	FICO
PUD	1,131	\$264,073,721.67 100.00%	100.00%	233,486.93	6.221%	78.02%	358	356 2		36.92%	703
Total:	1,131	\$264,073,721.67 100.00%	100.00%	233,486.93	6.221%	78.02%	358	356	2	36.92%	703

Occupancy	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
Owner Occupied	835	\$212,537,923.36	80.48%	254,536.44	6.105%	78.14%	358	355	7	28.57%	701
Non-Owner Occupied	205	31,738,412.93	12.02	154,821.53	6.692	78.50	360	358	7	28.66	719
Second Home	16	19,797,385.39	7.50	217,553.69	6.707	76.01	359	357	3	30.63	701
Total:	1,131	\$264,073,721.67	100.00%	233,486.93	6.221%	78.02%	358	356	7	28.73%	703

Lien Position	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM WAM AGE	WAM	AGE	DTI	FICO
1	1,131	\$264,073,721.67 100.00%	100.00%	233,486.93	6.221%	78.02%	358	356	7	36.92%	703
Total:	1,131	\$264,073,721.67 100.00%	100.00%	233,486.93	6.221%	78.02%	358	356	7	36.92%	703

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Prepayment Penalty	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM WAM AGE	WAM	AGE	DTI	FICO
0	248	\$62,943,996.53	23.84%	253,806.44	6.374%	76.70%		356	æ	38.04%	700
9	7	515,282.41	0.20	257,641.21	5.625	79.99	360	357	6	37.07	725
12	37	13,019,370,96	4.93	351,874.89	6.246	77.90		357	3	38.54	702
24	283	67,602,777.19	25.60	238,879.07	6.354	79.57		357	3	37.91	869
36	439	90,222,792.01	34.17	205,518.89	6.127	77.38	357	355	7	36.03	704
09	122	29,769,502.57	11.27	244,012.32	5.880	79.28		354	7	34.92	720
Total:	1,131	\$264,073,721.67	100.00%	233,486.93	6.221%	78.02%	358	356	7	36.92%	703
wa Term: 25.811											

Prepayment Type	COUNT	UPB	%	AVG UPB	WAC	LTV	LTV OTERM	WAM AGE	AGE	DTI	DTI FICO
12H	31	\$11,563,557.16	4.38%	373,017.97	6.216%	78.35%	360	357	6	38.00%	702
12M	S	1,255,813.81	0.48	251,162.76	6.325	73.43	360	357	£	44.59	705
12S	-	200,000.00	90.0	200,000.00	7.500	80.00	360	357	3	0.00	726
24H	155	41,890,363.44	15.86	270,260.41	6.210	80.00	360	357	7	37.90	069
24M	125	24,408,013.75	9.24	195,264.11	6.571	78.96	359	356	3	38.06	208
24S	3	1,304,400.00	0.49	434,800.00	6.923	77.07	360	356	4	36.35	176
36H	384	76,845,917.08	29.10	200,119.58	6.128	77.40	357	354	7	35.88	101
36M	40	8,435,267.43	3.19	210,881.69	6.280	76.48	360	357	33	39.38	116
36S	15	4,941,607.50	1.87	329,440.50	5.836	78.64	360	357	3	33.15	730
H09	54	9,734,524.67	3.69	180,268.98	6.084	80.17	359	356	7	38.29	700
W09	13	2,428,846.78	0.92	186,834.37	6.125	77.44	347	344	3	40.96	702
S09	55	17,606,131.13	6.67	320,111.48	5.734	79.04	357	355	7	32.67	734
W9	7	515,282.41	0.20	257,641.21	5.625	79.99	360	357	æ	37.07	725
No PPP	248	62,943,996.53	23.84	253,806.44	6.374	76.70	358	356	3	38.04	700
Total:	1,131	\$264,073,721.67 100.00%	100.00%	233,486.93	6.221% 78.02%	78.02%	358	356	7	36.92%	703

Balloon Flag	COUNT	UPB	%	AVG UPB	WAC	LTV	LTV OTERM	WAM	AGE	DTI	FICO
Not a Balloon Loan	1,131	\$264,073,721.67 100.00%	100.00%	233,486.93	6.221%	78.02%	358	356	2	36.92% 703	703
Total:	1,131	\$264,073,721.67 100.00%	100.00%	233,486.93	6.221%	78.02%	358	356	7	36.92%	, 703

Originator	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
Avaris Capital	2	\$340,000.00	0.13%	170,000.00	9	80.00%	360	358	7	20.96%	739
Equity Now, Inc.	-	238,400.00	0.0	238,400.00	6.375	80.00	360	356	4	33.94	704
Gateway Bank FSB	01	2,381,460.29	0.00	238,146.03	5.746	71.11	. •	357	e	36.49	732
Heritage Plaza Mortgage, Inc.	-	368,000.00	0.14	368,000.00	6.625	80.00		356	4	45.99	671
Loan Center of California, Inc.	4	2,197,050.00	0.83	549,262.50	5.560	78.10	•	356	4	43.79	289
Opteum	1,031	232,294,079.73	87.97	225,309.49	6.261	78.33	358	355	7	36.68	702
Pemmtek Mortgage Services	8	1,013,509.99	0.38	337,836.66	7.525	75.21	•	357	•	36.16	899
Provident Bank	32	11,149,523.25	4.22	348,422.60	5.969	75.30		357	3	38.09	700
Quicken Loans	7	276,200.00	0.10	138,100.00	6.375	53.42	•	356	4	42.47	129
Realty Mortgage Corp	18	4,297,029.50	1.63	238,723.86	5.549	79.29	•	355	ĸ	40.47	206
Shearson Mortgage	2	678,800.00	0.26	339,400.00	6.375	80.00		356	4	41.45	724
Stearns Lending, Inc.	21	7,413,680.70	2.81	353,032.41	5.916	75.20	•	357	6	37.19	732
Sun West Mortgage Co.	4	1,425,988.21	0.54	356,497.05	5.936	76.24		357	3	36.80	738
Total:	1,131	\$264,073,721.67	100.00%	233,486.93	6.221%	78.02%	358	356	7	36.92%	703

Gross Rate-ARMS	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
3.501% - 4.000%	_	\$274,899.00	0.16%	274,899.00	3.875%	80.00%		355	5	29.97%	707
4.001% - 4.500%	2	528,074.00	0.30	264,037.00	4.470	80.00	360	355	S	19.98	724
4.501% - 5.000%	61	6,658,736.00		350,459.79	4.885	77.45		357	3	34.18	725
5.001% - 5.500%	93	24,060,921.44		258,719.59	5.368	77.83		358	7	34.54	726
5.501% - 6.000%	216	54,487,954.30		252,259.05	5.852	79.03		357	3	37.85	713
6.001% - 6.500%	211	48,709,340.77		230,849.96	6.315	79.23		358	7	38.00	289
6.501% - 7.000%	136	28,057,457.05		206,304.83	6.798	82.16		358	7	38.18	685
7.001% - 7.500%	47	9,720,196.88		206,812.70	7.263	83.66		358	7	38.63	169
7.501% - 8.000%	91	3,108,915.47		310,891.55	7.806	82.35		358	7	38.15	683
8.001% - 8.500%	vs	1,147,823.58		229,564.72	8.258	81.09		357	3	30.32	674
8.501% - 9.000%	7	443,950.00		221,975.00	8.803	89.97		359	~	48.65	684
9.001% - 9.500%	-	106,200.00	90:0	106,200.00	9.125	95.00	360	359	1	0.00	677
Total:	743	\$177,304,468.48 100.00%	100.00%	238,633.20	6.156%	79.73%	360	358	7	37.29%	702
Minimum: 3.875%											
Maximum: 9.125%											

4.501% - 5.000% 3 \$750,805.85 0.87% 250,268.62 4.949% 63.54% 287 285 2 25.98% 75 5.001% - 5.500% 10 2,890,176.68 3.33 289,017.67 5.444 61.86 313 311 2 21.10 755 5.501% - 6.000% 107 32,095,997.99 36.99 299,962.60 5.865 71.59 353 351 2 31.11 714 714 6.001% - 6.500% 64 11,591,779.86 13.56 181,121.56 6.317 79.67 357 357 3 33.3 701 6.501% - 7.000% 46 9,727,148.08 11.21 211,459.74 7.319 74.16 360 357 3 35.12 699 7.001% - 7.500% 25.04,653.95 2.89 166,976.9 7.416 360 357 3 35.12 699 7.001% - 7.500% 2.504,653.95 2.89 166,976.9 7.416 360 358 3 40.41 689	Gross Rate-FRMS	COUNT	UPB	%	AVG UPB	WAC	LTV	LTV OTERM WAM AGE	WAM	AGE	DTI	FICO
10 2,890,176.68 3.33 289,017.67 5.444 61.86 313 311 2 21.10 107 32,095,97.99 36.99 299,962.60 5.865 71.59 353 351 2 34.71 139 26,277,258.09 30.28 189,045.02 6.326 76.50 357 353 2 34.71 46 9,727,148.08 11.21 211,459.74 7.319 74.16 360 357 3 35.12 15 2,504,653.95 2.89 166,976.93 7.438 85.37 360 358 2 40.03 2 617,817.16 0.71 308,908.58 8.125 78.42 360 356 4 30.62 388 586,769,253.20 100.00% 223,632.10 6.354% 74.55% 354 35.11%	4.501% - 5.000%	м	\$750,805.85	0.87%	250,268.62	4.949%	63.54%	287	285	7	25.98%	749
107 32,095,997.99 36.99 299,962.60 5.865 71.59 353 351 2 34.71 139 26,277,258.09 30.28 189,045.02 6.326 76.50 357 355 2 38.33 46 9,727,148.08 11.21 211,459.74 73.19 74.16 360 357 3 35.12 15 2,504,653.95 2.89 166,976.93 7.738 85.37 360 358 2 40.03 2 617,817.16 0.71 308,908.58 81.25 78.42 360 358 4 30.62 388 586,769,253.20 100,00% 223,632.10 6.354% 74,55% 354 35.11%	5.001% - 5.500%	10	2,890,176.68		289,017.67	5.444	61.86	313	311	7	21.10	755
139 26,277,258.09 30.28 189,045.02 6.326 76.50 357 35.2 38.33 64 11,591,779.86 13.36 181,121.56 6.817 79.67 357 354 3 40.03 46 9,727,148.08 11.21 211,459.74 7.319 74.16 360 357 3 35.12 15 2,504,653.95 2.89 16,976.93 7.738 8.125 360 358 2 40.03 2 617,817.16 0.71 308,908.58 8.125 78.42 360 357 3 35.81 2 313,615.52 0.36 156,807.76 8.747 84.39 360 356 4 30.62 36 388 \$86,769,253.20 100.00% 223,632.10 6.354% 74,55% 354 351 2 36.11%	5.501% - 6.000%	107	32,095,997.99		299,962.60	5.865	71.59	353	351	7	34.71	714
64 11,591,779.86 13.36 181,121.56 6.817 79,67 357 354 3 40.03 46 9,727,148.08 11.21 211,459.74 7.319 74.16 360 357 3 35.12 15 2,504,653.95 2.89 166,976.93 7.738 85.37 360 357 3 35.12 2 617,817.16 0.71 308,908.58 8.125 7842 360 357 3 35.81 2 313,615.52 0.36 156,807.76 8.747 84.39 360 356 4 30.62 388 \$\$86,769,253.20 100,00% 223,632.10 6.354% 74.55% 354 351 2 36.11%	6.001% - 6.500%	139	26,277,258.09		189,045.02	6.326	76.50	357	355	7	38.33	701
46 9,727,148.08 11.21 211,459.74 7.319 74.16 360 357 3 35.12 15 2,504,653.95 2.89 166,976.93 7.738 85.37 360 358 2 40.41 2 617,817.16 0.71 308,908.58 8.125 78.42 360 357 3 35.81 2 313,615.52 0.36 156,807.76 8.747 84.39 360 356 4 30.62 38 \$86,769,253.20 100,00% 223,632.10 6.354% 74,55% 354 351 2 36.11%	6.501% - 7.000%	49	11,591,779.86		181,121.56	6.817	19.61	357	354	3	40.03	701
15 2,504,653.95 2.89 166,976.93 7.738 85.37 360 358 2 40.41 2 617,817.16 0.71 308,908.58 8.125 78.42 360 357 3 35.81 2 313,615.52 0.36 156,807.76 8.747 84.39 360 356 4 30.62 388 586,769,253.20 100,00% 223,632.10 6.354% 74.55% 354 351 2 36.11%	7.001% - 7.500%	46	9,727,148.08		211,459.74	7.319	74.16	360	357	3	35.12	669
2 617,817.16 0.71 308,908.58 8.125 78,42 360 357 3 35.81 2 313,615.52 0.36 156,807.76 8.747 84.39 360 356 4 30.62 388 386,769,253.20 100,00% 223,632.10 6.354% 74.55% 354 351 2 36.11%	7.501% - 8.000%	15	2,504,653.95		166,976.93	7.738	85.37	360	358	7	40.41	989
2 313,615.52 0.36 156,807.76 8.747 84.39 360 356 4 30.62 388 \$86,769,253.20 100.00% 223,632.10 6.354% 74.55% 354 351 2 36.11%	8.001% - 8.500%	7	617,817.16		308,908.58	8.125	78.42	360	357	3	35.81	632
388 586,769,253.20 100,00% 223,632.10 6,354% 74,55% 354 351 2 36,11%	8.501% - 9.000%	2	313,615.52		156,807.76	8.747	84.39	360	356	4	30.62	623
Minimum: 4.875%	Total:	388	\$86,769,253.20		223,632.10	6.354%	74.55%	354	351	7	36.11%	707
	Minimum: 4.875%											

Gross Margin	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
2.001% - 2.250%	418	\$90,025,789.73	50.77%	215,372.70	6.068%	79.10%	360	358	2	35.91%	713
2.251% - 2.500%	33	10,787,976.47	80.9	326,908.38	6.105	79.09	360	357	3	37.99	669
2.501% - 2.750%	29	7,100,640.80	4.00	244,849.68	6.403	79.73	360	357	3	37.59	685
2.751% - 3.000%	Π	33,012,546.06	18.62	297,410.32	6.183	79.82	360	358	7	38.96	701
3.001% - 3.250%	96	18,773,395.67	10.59	195,556.20	6.033	79.64	360	357	6	37.12	702
3.251% - 3.500%	4	2,197,050.00	1.24	549,262.50	5.560	78.10	360	356	4	43.79	687
3.501% - 3.750%	4	1,387,500.00	0.78	346,875.00	7.205	78.76	360	357	3	45.30	654
3.751% - 4.000%	3	1,554,800.00	0.88	518,266.67	6.788	72.46	360	356	4	51.34	664
4.001% - 4.250%	1	468,000.00	0.26	468,000.00	6.375	80.00	360	356	4	44.22	701
4.251% - 4.500%	1	416,000.00	0.23	416,000.00	5.350	80.00	360	357	3	40.47	738
4.751% - 5.000%	3	861,450.00	0.49	287,150.00	5.837	82.67	360	358	7	35.97	704
5.001% - 5.250%	9	1,730,660.53	0.98	288,443.42	6.205	81.64	360	357		35.76	929
5.251% - 5.500%	4	1,003,500.00	0.57	250,875.00	6.408	76.29	360	357	3	43.59	627
5.501% - 5.750%	ĸ	1,192,900.00	0.67	238,580.00	6.813	88.00	360	358	7	34.34	630
5.751% - 6.000%	10	2,984,558.03	89.1	298,455.80	6.835	89.06	360	357	6	39.95	647
6.001% - 6.250%	7	2,180,567.04	1.23	311,509.58	7.037	89.99	360	358	7	41.45	619
6.251% - 6.500%	3	639,255.00	0.36	213,085.00	7.076	90.95	360	358	7	42.72	632
6.501% - 6.750%	-	148,000.00	0.08	148,000.00	7.650	80.00	360	329	-	37.56	638
6.751% - 7.000%	-	253,105.57	0.14	253,105.57	6.990	85.00	360	357	33	47.74	591
7.501% - 7.750%	7	349,823.58	0.20	174,911.79	8.597	89.97	360	358	7	32.71	949
7.751% - 8.000%	-	236,950.00	0.13	236,950.00	8.850	89.99	360	359	-	47.48	725
Total:	743	\$177,304,468.48 100.00%	100.00%	238,633.20	6.156%	79.73%	360	358	2	37.29%	702
Minimum: 2.250%											_
Maximum: 7.850%											
Weighted Average: 2.793%											

Minimum Rate	COUNT	UPB	%	AVG UPB	WAC	LTV	LTV OTERM WAM AGE	WAM	AGE	DTI	FICO
2,001% - 3,000%	591	\$140,926,953.06	79.48%	238,455.08	6.114%	79.30%	360	358	7	36.88%	-
3.001% - 4.000%	101	23,912,745.67	13.49	223,483.60	901.9	78.98	360	357	æ	38.46	695
4.001% - 5.000%	7	749,600.00		374,800.00	6.046	80.00		357	ĸ	37.84	
2.001% - 6.000%	\$	1,396,529,99		279,306.00	5.899	84.34		358	7	38.22	
6.001% - 7.000%	29	8,177,519.08		281,983.42	9999	85.10		357	3	40.33	
7.001% - 8.000%	9	1,554,347.10		259,057.85	7.345	93.03		358	7	37.41	
8.001% - 9.000%	3	586,773.58	- 1	195,591.19	8.699	86.68	360	359	-	38.67	
Total:	743	\$177,304,468.48 100.00%	100.00%	238,633.20	6.156%	79.73%	360	358	2	2 37.29%	702
Minimum: 2.250%											
Maximum: 8.850%											
Weighted Average: 2.852%											

Maximum Kate	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	ITO	FICO
9.001% - 10.000%	7	\$2,898,049.00	1.63%	414,007.00	4	75.11%	360	358	7	32.78%	725
10.001% - 11.000%	168	38,739,830.63	21.85	230,594.23	5.649	78.64		358	7	36.87	713
11.001% - 12.000%	351	82,416,677.79	46.48	234,805.35	6.047	79.27	360	358	7	36.54	709
12.001% - 13.000%	185	44,897,657.34		242,690.04	6.637	80.99		357	33	39.29	683
13.001% - 14.000%	56	6,844,572.14		263,252.77	7.577	83.92		358	7	37.95	878
14.001% - 15.000%	e	586,773.58		195,591.19	8.699	86.68		359	-	38.67	678
15.001% - 16.000%	_	106,200.00		106,200.00	9.125	95.00		359	_	0.00	C11
16.001% - 17.000%	-	676,000.00		676,000.00	4.875	80.00		355	S	0.00	629
18.001% - 19.000%	-	138,708.00		138,708.00	6.750	80.00		355	S	39.57	764
Total:	743	\$177,304,468.48 100.00%	100.00%	238,633.20	6.156%	79.73%	360	358	7	37.29%	702
Minimum: 9.750%											
Maximum: 18.500%											
Weighted Average: 11.709%											

	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
2005-10-01	6	\$2,931,756.00	1.65%	325,750.67	4.848%	81.49%	360	355	ĸ	26.03%	712
2005-11-01	7	706,345.00	0.40	353,172.50	6.033	80.00	360	356	4	36.97	169
2005-12-01	41	3,363,465.00	1.90	240,247.50	5.871	78.65	360	357	3	39.35	703
2006-01-01	9	1,130,833.00	0.64	188,472.17	5.934	83.34	360	358	7	32.55	693
2006-02-01	-	447,200.00	0.25	447,200.00	5.250	80.00	360	359	-	31.31	733
2007-04-01	9	1,402,022.67	0.79	233,670.44	6.039	82.90	360	355	S	42.42	069
2007-05-01	21	6,151,270.95	3.47	292,917.66	6.411	79.46	360	356	4	43.41	129
2007-06-01	73	19,025,588.93	10.73	260,624.51	6.416	79.76	360	357	3	39.03	069
2007-07-01	68	21,409,775.40	12.08	240,559.27	6.199	80.49	360	358	7	37.98	069
2007-08-01	51	13,352,311.00	7.53	261,810.02	6.415	82.90	360	359	-	38.43	669
2008-04-01	-	119,524.00	0.07	119,524.00	6.000	80.00	360	355	2	40.47	703
2008-05-01	\$0	1,746,900.00	0.99	349,380.00	5.907	79.24	360	356	4	45.29	726
2008-06-01	13	3,642,964.99	2.05	280,228.08	6.204	79.18	360	357	3	33.70	702
2008-07-01	12	2,772,119.00	1.56	231,009.92	5.992	79.01	360	358	7	36.82	687
2008-08-01	9	1,136,790.00	0.64	189,465.00	5.840	81.54	360	359	_	31.70	208
2010-04-01	7	2,901,499.58	1.64	207,249.97	6.198	79.58	360	355	\$	44.37	701
2010-05-01	31	7,193,207.70	4.06	232,038.96	6.334	80.56	360	356	4	38.11	703
2010-06-01	129	32,704,632.71	18.45	253,524.28	6.102	77.56	360	357	٣	37.09	703
2010-06-30	-	449,000.00	0.25	449,000.00	5.875	68.57	360	358	7	39.39	683
2010-07-01	127	25,301,246.52	14.27	199,222.41	6.291	79.30	360	358	7	36.33	702
2010-08-01	86	18,588,064.00	10.48	189,674.12	6.133	80.13	360	359	-	36.22	711
2012-06-01	9	2,158,200.00	1.22	359,700.00	5.534	79.39	360	357	33	30.64	715
2012-07-01	9	1,690,744.02	0.95	281,790.67	5.436	80.00	360	358	7	35.70	749
2012-08-01	6	2,732,700.00	1.54	303,633.33	5.452	81.88	360	359	-	32.11	749
2015-06-01	10	3,701,008.00	2.09	370,100.80	5.687	80.49	360	357	3	31.19	755
2015-07-01	2	357,800.00	0.20	178,900.00	5.558	79.36	360	358	7	35.54	741
2015-08-01		187,500.00	0.11	187,500.00	5.250	78.13	360	359	-	15.02	781
Total:	743	\$177,304,468.48	100.00%	238,633.20	6.156%	79.73%	360	358	2	37.29%	702
Minimum: 20051001											
Maximum: 20150801											
Weighted Average: 20090417											

Initial Rate Cap	COUNT	UPB	%	AVG UPB	WAC	LTV	LTV OTERM WAM AGE	WAM	AGE	DTI	DTI FICO
1.000%	31	\$7,903,599.00		254,954.81	5.565%	80.46%	360	357	٣	34.20%	
2.000%	14	3,285,814.57	1.85	234,701.04	5.545	80.79	360	358	7	35.13	717
3.000%	257	65,586,252.37		255,199.43	6.349	80.71	360	358	7	39.06	
5.000%	383	81,063,538.10		211,654.15	6.204	79.38	360	358	7	37.01	
%000%	28	19,465,264.44		335,608.01	5.650	77.39	360	357	3	33.38	
Total:	743	\$177,304,468.48 100.00%	100.00%	238,633.20	6.156%	79.73%	360	358	2	2 37.29%	702
Minimum: 1.000%											١
Maximum: 6.000%											
Weighted Average: 4.136%											

Periodic Rate Cap	COUNT	UPB	%	AVG UPB	WAC	LTV	WAC LTV OTERM WAM AGE	WAM	AGE		DTI FICO
1.000%	743	\$177,304,468.48 100.00%	100.00%	238,633.20 6.156%	6.156%	79.73%		358	2	360 358 2 37.29%	702
Total:	743	\$177,304,468.48 100.00%	100.00%	238,633.20 6.156% 7	6.156%	79.73%	360	358	2	360 358 2 37.29%	702
Minimum: 1.000% Maximum: 1.000% Weighted Average: 1.000%											

PMI	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM AGE	AGE	DTI	DTI FICO
GEMICO	m	\$636,400.14	0	212,133.38	7.189%	94.96%	360	357	E	0.00%	695
MGIC	7	744,109.70		372,054.85	6.643	89.99	360	357	3	33.56	709
No MI	1,038	245,420,087.66	92.94	236,435.54	6.178	76.87	358	355	7	36.99	703
PMI Mortgage Insurance	30	6,335,331.30		211,177.71	6.971	92.65	360	357	æ	38.86	712
Radian Guaranty	=	2,174,654.63		197,695.88	6.998	90.45	360	357	3	39.85	675
Triad Guaranty Insurance Co.	ĸ	1,070,912.11		214,182.42	6.721	95.15	,	358	7	40.21	969
United Guaranty	42	7,692,226.14		183,148.24	6.553	94.26	360	358	2	34.15	732
Total:	1,131	\$264,073,721.67 100.00%	100.00%	233,486.93	6.221%	78.02%	358	356	7	36.92%	703

Interest Only Terms	COUNT	UPB	%	AVG UPB	WAC	LTV	LTV OTERM WAM AGE	WAM	AGE	DTI	FICO
0	202	\$41,099,449.67	_	203,462.62	6.329%	74.59%	347	345	7	35.98%	700
24	7	644,750.00		322,375.00	6.341	77.26	360	356	4	45.07	889
36	3	672,550.00	0.25	224,183.33	5.858	76.16	360	356	4	40.99	700
09	4	14,301,775.00		348,823.78	6.248	81.33	360	357	£	39.96	671
84	-	500,000.00		500,000.00	5.999	80.00	360	357	33	39.50	746
120	882	206,855,197.00	- 1	234,529.70	6.199	78.48	360	358	7	36.78	706
Total:	1,131	\$264,073,721.67	100.00%	233,486.93	6.221% 7	78.02%	358	356	7	36.92%	703

Pool Summary	COUNT	UPB	%	AVG UPB	WAC	LTV	LTV OTERM WAM AGE	WAM	AGE	DTI	FICO
Conforming	909	\$86,581,691.27 100.00%	100.00%	171,110.06	6.548%	77.95%	360	358	7	37.92%	206
Total:	206	\$86,581,691.27 100.00%	100.00%	171,110.06 6.548% 77.95%	6.548%	77.95%	360	358	2	37.92%	706
AVG UPB: \$171,110.06											
MIN UPB: \$41,087.64											
MAX UPB: \$552,594.35											
GROSS WAC: 6.5475814624%											
MIN RATE: 5.250%											
MAX RATE: 10.000%											
MIN ORIG LTV: 22.78%											
MAX ORIG LTV: 80.00%											
MIN ORIG TERM: 360											
MAX ORIG TERM: 360											
MIN WAM: 354											
MAX WAM: 359											
% SF/PUD: 88.23%											
% FULL/ALT: 28.75%											
% CASHOUT: 11.21%											
% BUYDOWN: 0.00%											
% LTV > 80 NO MI: 0.00%											
WALTV: 77.95%											
WA CLTV: 95.96%											
% FICO > 679: 67.86%											
% NO FICO: 0.00%											
WA FICO: 706											
% FIRST LIEN: 100.00%											
% PREPAY PENALTY: 76.44%											
CALIFORNIA %: 19.55%											
NORTH CA. %: 3.38%											
SOUTH CA. %: 16.17%											
ARM%: 0.00%											
FIXED%: 100.00%											
10%: 64.87%											

Product Type	COUNT	UPB	%	AVG UPB	WAC	LTV	LTV OTERM	WAM AGE	AGE	DTI	DTI FICO
30YR FXD	188	\$30,417,707.27	35.13%	161,796.32	6.546%	-	360	357	60	37.64%	216
30YR FXD - 60 MONTH 10	7	604,960.00	0.70	302,480.00	6.210	80.00	360	357	٣	41.60	
30YR FXD -120 MONTH IO	316	55,559,024.00	64.17	175,819.70	6.552	18.61	360	358	7	38.02	700
Total:	909	\$86,581,691.27 100.00%	100.00%	171,110.06	6.548%	77.95%	360	358	2	37.92%	902

Original Balance	COUNT	OPB	%	AVG 0PB	WAC	LTV (OTERM	WAM AGE	AGE	ILIO	FICO
80.01 - \$50,000.00	ĸ	\$227,775.00	0.76%	45,555.00	7.252%	62.52%	360	357	3	29.50%	736
\$50,000.01 - \$100,000.00	73	5,883,526.00	6.78	80,596.25	6.817	75.80		358	7	37.03	704
\$100,000.01 - \$150,000.00	174	21,371,529.00	24.63	122,824.88	6.670	78.29		357	3	37.26	206
\$150,000.01 - \$200,000.00	76	16,753,151.00	19.31	172,712.90	909'9	79.32		358	7	37.42	869
\$200,000.01 - \$250,000.00	63	13,927,694.00	16.05	221,074.51	6.446	78.17	360	358	7	38.32	869
\$250,000.01 - \$300,000.00	54	14,686,283.00	16.93	271,968.20	6.561	79.24		358	7	38.49	710
\$300,000.01 - \$350,000.00	7.7	8,821,990.00	10.17	326,740.37	6.175	74.57	` '	358	7	39.76	722
\$350,000.01 - \$400,000.00	6	3,219,031.00	3.71	357,670.11	6.443	74.73		357	3	39.34	700
\$400,000.01 - \$450,000.00	2	864,960.00	1.00	432,480.00	6.250	80.00		357	3	41.18	711
\$450,000.01 - \$500,000.00	-	456,000.00	0.53	456,000.00	6.375	80.00	360	357	3	47.39	749
\$550,000.01 - \$600,000.00	-	556,000.00	0.64	556,000.00	6.250	80.00	360	358	7	16.16	761
Total:	908	\$86,767,939.00 100.00%	100.00%	171,478.14 6.548%	6.548%	77.94%	360	358	2	37.92%	706
Minimum: \$41,500.00 Maximum: \$556,000.00											

	COUNT	UPB	%	AVG UPB	WAC	į	LTV OTERM WAM	WAM	AGE	DTI	FICO
\$0.01 - \$50,000.00	S	\$227,044.24	0.26%	45,408.85	7.252%	62.52%	360	357	3	29.49%	736
\$50,000.01 - \$100,000.00	73	5,866,082.03	6.78	80,357.29	6.817	75.79	360	358	7	37.02	704
\$100,000.01 - \$150,000.00	175	21,470,524.11	24.80	122,688.71	6.681	78.28	360	357	3	37.19	902
\$150,000.01 - \$200,000.00	76	16,771,539.65	19.37	172,902.47	6.581	79.34	360	358	7	37.60	869
\$200,000.01 - \$250,000.00	79	13,700,934.78	15.82	220,982.82	6.456	78.14	360	358	7	38.22	669
\$250,000.01 - \$300,000.00	54	14,657,449.31	16.93	271,434.25	6.561	79.24	360	358	7	38.49	710
\$300,000.01 - \$350,000.00	7.7	8,806,353.01	10.17	326,161.22	6.176	74.59	360	358	7	39.76	727
\$350,000.01 - \$400,000.00	6	3,211,461.95	3.71	356,829.11	6.444	74.75	360	357	3	39.35	700
\$400,000.01 - \$450,000.00	7	864,960.00	1.00	432,480.00	6.250	80.00	360	357	60	41.18	711
\$450,000.01 - \$500,000.00	-	452,747.84	0.52	452,747.84	6.375	80.00	360	357	3	47.39	749
\$550,000.01 - \$600,000.00	-	552,594.35	0.64	552,594.35	6.250	80.00	360	358	7	16.16	191
Total:	908	586,581,691.27	100.00%	171,110.06	6.548%	77.95%	360	358	7	37.92%	706
Minimum: \$41,087.64											

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Gross Rate	COUNT	UPB	%	AVG UPB	WAC	LTV	LTV OTERM	WAM AGE	AGE	DTI	DTI FICO
5.001% - 5.500%	ю	\$869,621.81	1.00%	289,873.94	5.350%	58.31%	360	358	7	35.15%	725
5.501% - 6.000%	82	17,333,815.88	20.02	211,388.00	5.881	75.48	360	358	7	37.50	734
6.001% - 6.500%	198	35,065,757.94	40.50	177,099.79	6.343	78.80	360	358	7	38.02	704
6.501% - 7.000%	122	18,663,721.90	21.56	152,981.33	962.9	79.25	360	358	7	38.74	697
7.001% - 7.500%	57	7,895,922.56	9.12	138,524.96	7.274	78.17	360	357	33	37.43	200
7.501% - 8.000%	34	5,117,067.70	5.91	150,501.99	7.775	79.24	360	357	€	40.87	629
8.001% - 8.500%	7	1,075,873.73	1.24	153,696.25	8.173	74.40	360	357	£	32.49	658
8.501% - 9.000%	7	425,946.25	0.49	212,973.13	8.699	80.00	360	357	6	23.55	299
9.501% - 10.000%	-	133,963.52	0.15	133,963.52	10.000	80.00	360	357	3	16.87	959
Total:	909	\$86,581,691.27 100.00%	100.00%	171,110.06	6.548% 77.95%	77.95%	360	358	7	37.92%	206
Minimum: 5.250% Maximum: 10.000%											

Original Term to Maturity	COUNT	UPB	%	AVG UPB	WAC	LTV	WAC LTV OTERM WAM AGE DTI	WAM	AGE	DTI	FICO
360	908	506 \$86,581,691.27 100.00%	100.00%	171,110.06 6.548%	6.548%	77.95%	- 1	358	7	360 358 2 37.92%	206
Total:	206	\$86,581,691.27 100.00%	100.00%	171,110.06 6.548%	6.548%	77.95%		358	7	360 358 2 37.92%	706
Minimum: 360 Maximum: 360											

Remaining Term to Stated Maturity	COUNT	UPB	%	AVG UPB WAC LTV OTERM WAM AGE DTI FICO	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
301 - 360	206	506 \$86,581,691.27 100.00%	100.00%	171,110.06 6.548% 77.95% 360 358 2 37.92% 706	6.548%	77.95%	360	358	7	37.92%	206
Total:	206	506 \$86,581,691.27 100.00%	100.00%	171,110.06 6.548% 77.95%	6.548%	77.95%	360	358	7	360 358 2 37.92%	206
Minimum: 354 Maximum: 359											

Seasoning	COUNT	UPB	%	AVG UPB	WAC	LTV	WAC LTV OTERM WAM AGE	WAM	AGE	DTI	DTI FICO
	06	\$16,271,666.00	_	180,796.29	6.368%	78.62%	360	359	-	38.11%	
2	164	25,909,726.64		157,986.14	6.673	78.39	360	358	7	36.83	
3	204	37,145,667.12	42.90	182,086.60	6.504	77.95	360	357		38.77	708
4	36	5,586,344.73		155,176.24	6.652	73.98	360	356	4	37.03	
5	=	1,627,199.14		147,927.19	996.9	78.30	360	355	S	35.94	705
9	-	41,087.64		41,087.64	7.375	59.29	360	354	۶	29.32	`
Total:	908	\$86,581,691.27 100.00%	100.00%	171,110.06 6.548% 77.95%	6.548%	77.95%	360	358		2 37.92%	706
Minimum: 1 Maximum: 6											

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DTI	COUNT	UPB	%	AVG UPB	WAC	LTV	LTV OTERM	WAM	AGE	ППП	FICO
<= 0.000%	82	\$13,181,753.90	15.22%	160,753.10	6.795%	74.89%	360	357	٤	0.00%	713
1.001% - 6.000%	-	90,365.00	0.10	90,365.00	7.500	74.41	360	359	-	5.25	704
6.001% - 11.000%	2	178,450.00	0.21	89,225.00	7.841	72.63	360	358	7	9.72	9/9
11.001% - 16.000%	3	355,100.00	0.41	118,366.67	6.770	78.72	360	358	7	13.69	682
16.001% - 21.000%	01	1,753,588.35	2.03	175,358.83	909'9	78.57	360	357	33	17.82	741
21.001% - 26.000%	15	2,461,933.16	2.84	164,128.88	6.789	79.45	360	358	7	23.98	718
26.001% - 31.000%	36	5,946,967.94	6.87	165,193.55	6.396	78.53	360	358	7	28.60	721
31.001% - 36.000%	84	14,856,242.11	17.16	176,860.03	6.449	77.25	360	358	7	33.90	705
36.001% - 41.000%	122	20,465,044.24	23.64	167,746.26	6.484	78.30	360	358	7	38.87	869
41.001% - 46.000%	115	21,216,484.11	24.50	184,491.17	6.473	79.13	360	358	7	43.27	669
46.001% - 51.000%	28	4,545,773.38	5.25	162,349.05	6.769	79.76	360	357	L.J	47.72	712
51.001% - 56.000%	9	1,226,069.09	1.42	204,344.85	6.413	79.75	360	358	7	52.57	716
56.001% - 61.000%	7	303,920.00	0.35	151,960.00	6.763	80.00	360	359	-	58.13	703
Total:	206	\$86,581,691.27 100.00%	100.00%	171,110.06	6.548%	77.95%	360	358	7	37.92%	706
Minimum: 0.00%											

FICO Scores CO	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
609 - 009	-	\$104,817.59	0.12%	104,817.59	6.950%	80.00%	360	357	6	40.22%	809
620 - 629	=	2,002,720.59	2.31	182,065.51	6.847	79.28	360	358	7	37.44	626
630 - 639	19	3,687,312.99	4.26	194,069.10	6.857	78.69	360	357	e	39.35	634
640 - 649	33	5,140,457.53	5.94	155,771.44	6.891	78.96	360	357		39.63	645
650 - 659	77	4,400,730.42	5.08	162,990.02	6.736	79.46	360	358	7	38.93	654
699 - 099	29	4,351,040.47	5.03	150,035.88	6.629	77.75	360	358	7	38.32	664
629 - 029	25	8,137,364.89	9.40	156,487.79	6.607	78.66	360	358	7	39.76	674
689 - 089	49	9,506,725.36	10.98	194,014.80	6.622	79.04	360	357	3	37.65	684
669 - 069	4	5,989,609.54	6.92	146,088.04	6.833	77.60	360	358	7	33.55	694
200 - 709	53	4,914,619.59	5.68	169,469.64	6.599	76.73	360	358	7	38.45	704
710 - 719	22	4,230,259.98	4.89	192,284.54	6.595	77.94	360	358	7	39.21	715
720 - 729	30	5,049,654.85	5.83	168,321.83	6.384	77.63	360	357	33	39.17	724
730 - 739	26	4,829,165.08	5.58	185,737.12	6.137	77.25	360	358	7	38.88	735
740 - 749	36	7,024,025.73	8.11	195,111.83	6.378	17.51	360	358	7	38.06	744
750 - 759	25	4,176,037.04	4.82	167,041.48	6.244	79.43	360	358	7	36.19	755
692 - 092	77	3,875,001.82	4.48	176,136.45	6.369	79.74	360	357	٣	35.90	763
971 - 179	70	3,671,666.36	4.24	183,583.32	6.174	82.69	360	357	6	36.69	775
780 - 789	18	2,848,539.33	3.29	158,252.18	6.357	79.23	360	358	7	32.91	785
790 - 799	10	1,696,243.77	1.96	169,624.38	6.547	78.71	360	358	7	42.95	793
608 - 008	s	628,025.07	0.73	125,605.01	6.493	78.67	360	357	€0	26.99	801
810 - 819	-	317,673.26	0.37	317,673.26	5.999	61.53	360	357	3	40.19	816
Total:	206	\$86,581,691.27 100.00%	100.00%	171,110.06	6.548%	77.95%	360	358	2	37.92%	706

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Loan to Value Ratio	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM WAM AGE	WAM	AGE	DTI	FICO
20.01% - 25.00%	2	\$315,000.00	0.36%	157,500.00	5.913%	22.83%	360	358	7	0.00%	716
25.01% - 30.00%	-	348,021.81		348,021.81	5.500	25.79	360	358	7	0.00	777
30.01% - 35.00%	-	142,361.95	0.16	142,361.95	5.875	34.17	360	356	4	36.41	702
45.01% - 50.00%	7	670,029.40		335,014.70	5.742	46.48	360	357	6	34.00	754
50.01% - 55.00%	2	431,922.07		215,961.03	5.994	52.85	360	357	6	35.24	700
55.01% - 60.00%	S	638,326.51		127,665.30	6.242	57.68	360	357		31.02	709
60.01% - 65.00%	10	1,028,253.70		102,825.37	6.416	63.20	360	357	9	36.87	753
65.01% - 70.00%	21	3,137,348.80		149,397.56	6.610	69.03	360	358	7	36.90	700
70.01% - 75.00%	31	2,952,865.47		95,253.72	7.067	73.49	360	357	3	34.15	695
75.01% - 80.00%	431	76,917,561.56	88.84	178,463.02	6.548	79.81	360	358	2	38.21	705
Total:	206	\$86,581,691.27	100.00%	171,110.06	6.548%	77.95%	360	358	2	2 37.92%	706
Minimum: 22.78 Maximum: 80.00											

Combined Loan To Value Ratio	COUNT	UPB	%	AVG UPB	WAC		LTV OTERM WAM AGE	WAM	AGE	DTI	DTI FICO
30.01% - 35.00%	3	\$663,021.81	0.77%	221,007.27	2.696%	24.38%	360	358	7	0.00%	748
60.01% - 65.00%	-	312,824.58	0.36	312,824.58	5.875	45.65	360	357	e	0.00	779
65.01% - 70.00%	7	499,566.78		249,783.39	5.696	43.49	360	357	ťΩ	34.69	723
70.01% - 75.00%	7	480,538.87	0.56	240,269.44	5.840	56.98	360	356	4	30.35	713
75.01% - 80.00%	4	939,324.07		234,831.02	6.264	64.26	360	358	7	37.04	715
80.01% - 85.00%	2	309,685.00	0.36	154,842.50	7.084	75.75	360	357		36.01	652
85.01% - 90.00%	59	12,236,122.74		207,391.91	6.678	77.81	360	357	3	37.19	704
90.01% - 95.00%	121	20,452,918.42	23.62	169,032.38	6.671	78.26	360	357	e	36.92	702
95.01% - 100.00%	312	50,687,689.00	58.54	162,460.54	6.499	79.56	360	358	2	38.59	206
Total:	909	\$86,581,691.27 100.00%	100.00%	171,110.06 6.548%	6.548%	77.95%	360	358	2	37.92%	706
Minimum: 31.69											
COLOR TOPING											

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Geographic Concentration	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
Georgia	171	\$27,552,432.37	31.82%	155,663.46	6.358%	79.07%	360	358	7	37.65%	703
California	89	16,925,263.74	19.55	248,900.94	6.196	73.67	360	357	3	39.13	7117
Florida	4	6,717,520.26	7.76	152,670.92	906.9	79.15	360	358	7	38.23	7117
Texas	42	5,062,056.06	5.85	120,525.14	6.868	78.82	360	357	3	35.17	869
New York	13	3,571,186.44	4.12	274,706.65	6.677	79.80	360	358	7	39.59	707
New Jersey	14	3,339,191.60	3.86	238,513.69	7.028	78.91	360	358	7	33.55	700
Colorado	13	2,882,392.38	3.33	221,722.49	6.628	79.78	360	357	3	37.80	695
Arizona	11	2,732,270.66	3.16	160,721.80	6.679	79.12	360	357	33	38.50	684
South Carolina	13	1,921,078.97	2.22	147,775.31	6.924	79.89	360	358	7	39.96	700
Washington	6	1,627,472.87	1.88	180,830.32	6.358	79.37	360	358	7	36.36	703
Connecticut	7	1,360,920.59	1.57	194,417.23	6.693	77.98	360	358	7	37.70	90/
Virginia	S	1,099,235.18	1.27	219,847.04	7.024	76.74	360	358	7	38.80	695
Ohio	10	1,001,832.82	1.16	100,183.28	6.985	77.62	360	358	7	40.13	829
Massachusetts	6	977,749.50	1.13	325,916.50	7.299	80.00	360	357	3	38.20	889
New Mexico	7	934,445.78	1.08	133,492.25	6.743	77.08	360	357	3	40.68	111
Mississippi	œ	921,330.73	1.06	115,166.34	919.9	77.28	360	357	9	38.89	695
Illinois	9	893,671.45	1.03	148,945.24	6.926	78.47	360	358	7	32.23	733
Tennessee	7	889,467.34	1.03	127,066.76	6.69	79.98	360	358	7	39.87	206
Maryland	9	795,582.03	0.92	132,597.00	6.775	74.07	360	357	6	41.46	721
Oregon	5	787,878.86	0.91	157,575.77	6.854	80.00	360	388	7	42.76	269
Michigan	4	667,284.61	0.77	166,821.15	6.509	19.01	360	357	6	38.07	669
Minnesota	5	616,647.78	0.71	123,329.56	6.972	79.17	360	357	3	32.50	889
Nevada	3	561,708.29	9.0	187,236.10	6.820	80.00	360	357	9	34.68	708
Arkansas	3	421,892.88	0.49	140,630.96	6.148	80.00	360	357	€	41.12	745
Rhode Island	7	382,405.53	0.44	191,202.77	7.060	79.51	360	358	7	38.80	222
Hawaii	-	360,000.00	0.42	360,000.00	6.250	80.00	360	357	3	40.86	714
North Carolina	4	350,564.28	0.40	87,641.07	7.012	77.45	360	357	3	34.23	707
Kentucky	3	289,385.65	0.33	96,461.88	6.743	77.36	360	358	7	42.79	702
Missouri	-	272,191.72	0.31	272,191.72	7.250	79.99	360	358	7	25.81	289
Pennsylvania	7	241,710.90	0.28	120,855.45	6.631	77.15	360	358	7	31.69	790
Alabama	7	225,720.00	0.26	112,860.00	6.759	76.72	360	358	7	43.16	730
Nebraska	-	107,200.00	0.12	107,200.00	6.625	80.00	360	356	4	39.49	727
Indiana	-	92,000.00	0.11	92,000.00	6.750	80.00	360	328	2	47.40	683
Total:	206	\$86,581,691.27 100.00%	100.00%	171,110.06	6.548%	77.95%	360	358	7	37.92%	706

North-South CA	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
North CA	13	\$2,924,119.78	3.38%	224,932.29	6.095%	58.09%	360	357	ĸ	35.99%	725
South CA	55	14,001,143.96	16,17	254,566.25	6.217	76.92	360	357	e	39.57	
States Not CA	438	69,656,427.53	80.45	159,032.94	6.633	78.99	360	358	7	37.61	
Total:	909	\$86,581,691.27	100.00%	171,110.06	6.548%	77.95%	360	358	7	37.92%	706

Je UBS Investment

OPMAC05_4 GROUPII; Silent 2nds

Zin Code Concemtration	COUNT	UPB	%	AVG UPB	WAC	LTV	LTV OTERM	WAM AGE	AGE	DTI	DTI FICO
30016	12	\$1.682.812.13	1.94%	140.234.34	6.366%	78.64%	360	358	7	36.91%	697
30101	, v.	975,210.51	1.13	195,042.10	6.404	80.00	360	358	7	38.72	687
30517	• •	957.770.00	Ξ	159,628.33	6.332	79.02	360	358	7	42.48	705
11590		875,200.00	1.01	291,733,33	6.524	80.00	360	358	7	38.87	700
30040	4	848,216,25	0.98	212,054.06	6.367	79.52	360	357	60	42.17	889
Other	476	81,242,482.38	93.83	170,677.48	6.558	77.86	360	358	7	37.83	206
Total:	206	1 72.1691.88	100.00%	171,110.06	6.548%	77.95%	360	358	2	37.92%	206

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Loan Purpose	COUNT	UPB	%	AVGUPB	WAC	, T	OIERM	WAIN	AGE	III	- 1
Purchase	433	\$71,438,618.01	82.51%	164,985.26	6.581%	•	360	358	7	37.85%	709
Refinance - Cashour	47	9,708,607.17	11.21	206,566.11	6.434	72.77	360	358	7	38.23	681
Refinance - Rate Term	76	5,434,466.10	6.28	209,017.93	6.317		360	357	3	38.38	706
Total:	206	\$86,581,691.27	100.00%	171,110.06	6.548%	77.95%	360	358	358 2	37.92%	706

Document Type	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM AGE	AGE	DTI	FICO
Stated Income Full Asset	212	\$37.047.677.74	42.79%	174,753.20	6.565%	78.50%	360	358	7	37.42%	702
Full Documentation	148	24.896,045.51	28.75	168,216.52	6.329	78.17	360	358	7	38.27	713
Stated Documentation	2	11.456.214.12	13.23	179,003.35	6.683	79.19	360	358	7	38.81	694
No Botio	77	6.671.161.54		158.837.18	6.636	76.93	360	358	7	0.00	702
No Income No Asset	: \$	6,510,592.37	7.52	162,764.81	6.957	72.81	360	357	3	0.00	723
Total	909	\$86.581.691.27 100.00%	100.00%	171,110.06	6.548%	77.95%	360	358	7	37.92%	706

E	TMIOO	Her	"MBB"	AVC HPR	WAC	LTV	LTV OTERM WAM AGE	WAM	AGE	DTI	FICO
rroperty type	COOM	3	2								
Single Family Residence	259	\$42,973,582.80	4	165,921.17	6.551%	77.07%	360	358	7	38.20%	707
PIID	198	33,420,816.55		168,792.00	6.499	78.96	360	358	7	38.08	704
Condo	34	6,412,351.32	7.41	188,598.57	6.589	77.92	360	358	7	37.18	710
2-4 Family	15	3,774,940.60		251,662.71	6.864	79.02	360	358	7	35.36	709
Total:	506	\$86,581,691.27 100.00%	100.00%	171,110.06	6.548%	77.95%	360	358	2	37.92%	706

Occupancy											
	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM AGE	AGE	DTI	FICO
Owner Occupied	381	\$68,462,472.64	79.07%	179,691.53	6.447%	78.12%	360	358	7	31.76%	705
Non-Owner Occunied	96	13,675,658.51	15.80	142,454.78	6.987	76.92	360	357	3	35.13	709
Second Home	62	4,443,560.12	5.13	153,226.21	6.737	78.44	360	357	3	28.92	707
Total:	206	\$86,581,691.27	100.00%	171,110.06	6.548%	77.95%	360	358	358 2	32.15%	706

Lien Position CO	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM WAM AGE	WAM	AGE	DTI	DTI FICO
1	206	\$86,581,691.27 100.00%	100.00%	171,110.06 6.548%	6.548%	77.95%	360	358	2	37.92% 706	706
Total:	206	\$86,581,691.27 100.00%	100.00%	171,110.06 6.548%	6.548%	77.95%	360	358	7	37.92% 706	706

Prepayment Penalty	COUNT	UPB	%	AVG UPB	WAC	LTV	LTV OTERM WAM AGE	WAM	AGE	DTI	DTI FICO
•	108	\$20,402,639.16	14	188,913.33	6.731%	77.58%	360	357	6	37.28%	712
9	_	179,332.41		179,332.41	5.625	80.00	360	357	3	25.37	800
112	26	6,077,945.41		233,767.13	6.651	74.26	360	358	7	38.81	708
24	S	8,066,476.12		152,197.66	6.551	78.45	360	357	3	37.13	705
36	273	43,574,119.06	50.33	159,612.16	6.511	78.39	360	358	7	38.02	701
09	45	8,281,179.10	- 1	184,026.20	6.227	78.72	360	358	7	39.58	709
Total:	206	\$86,581,691.27 100.00%	100.00%	171,110.06	6.548% 7	77.95%	360	358	7	2 37.92%	706
wa Term: 26.947											

Prepayment Penalty Type	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
12H	23	\$5,395,854.77	6.23%	234,602.38	6.725%	77.03%	360	358	7	39.68%	902
12M	3	682,090.63	0.79	227,363.54	6.061	52.34	360	358	7	26.32	728
24H	7.7	4,457,313.27	5.15	165,085.68	6.473	78.88	360	358	7	36.35	704
24M	25	3,501,945.88	4.04	140,077.84	6.647	77.86	360	357	6	38.30	707
24S	_	107,216.98	0.12	107,216.98	6.625	80.00	360	357	E	34.25	999
36Н	200	32,193,615.36	37.18	160,968.08	6.434	78.26	۳,	358	7	36.98	669
36M	89	10,683,091.12	12.34	157,104.28	6.737	78.72	360	357	€	41.67	707
36S	v	697,412.58	0.81	139,482.52	6.618	79.42	360	357	3	40.83	227
H09	32	5,728,900.60	6.62	179,028.14	6.255	78.34		358	7	40.12	693
M09	9	1,097,853.58	1.27	182,975.60	6.466	79.78	360	357	m	41.42	733
S09	7	1,454,424.93	1.68	207,774.99	5.939	79.40	360	358	7	36.60	758
W9	-	179,332.41	0.21	179,332.41	5.625	80.00	360	357	æ	25.37	800
No PPP	108	20,402,639.16	23.56	188,913.33	6.731	77.58	360	357	3	37.28	712
Total:	206	\$86,581,691.27 100.00%	100.00%	171,110.06	6.548%	77.95%	360	358	7	37.92%	706

Balloon Flag	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
Not a Balloon Loan	206	586,581,691.27	100.00%	171,110.06	6.548%	77.95%	360	358	2	37.92%	206
Total:	206	\$86,581,691.27	100.00%	171,110.06	6.548%	77.95%	360	358	7	37.92%	206

Originator	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	ITO	FICO
Alterna Mortgage	so	\$760,027.88	0.88%	152,005.58	7.439%	79.64%	360	358	7	34.58%	672
Avaris Capital	_	160,000.00	0.18	160,000.00	7.000	80.00	360	359	_	56.64	
Equity Now, Inc.	-	274,270.57	0.32	274,270.57	6.375	70.00		356	4	44.36	•
Gateway Bank FSB	6	2,140,233.34	2.47	237,803.70	5.799	52.01	360	357	3	34.72	•
Opteum	457	75,946,962.98	87.72	166,185.91	6.579	78.74	•	358	7	37.70	•
Pemmtek Mortgage Services	3	569,644.18	99.0	189,881.39	7.483	76.99	360	357	3	39.17	Ī
Provident Bank	21	5,333,445.85	6.16	253,973.61	6.162	77.29	•	357	e	41.06	•
Quicken Loans	4	564,553.00	9.65	141,138.25	6.491	75.17		356	4	37.25	٠
Realty Mortgage Corp	7	251,324.84	0.29	125,662.42	6.700	80.00		355	v	25.54	٠
Shearson Mortgage	-	210,800.00	0.24	210,800.00	6.375	80.00	360	356	4	35.29	•
Sun West Mortgage Co.	2	370,428.62	0.43	185,214.31	6.637	80.00	360	357	3	53.95	759
Total:	206	\$86,581,691.27	100.00%	171,110.06	6.548%	77.95%	360	358	7	37.92%	706

Gross Rate-FRMS	COUNT	UPB	%	AVG UPB	WAC	LTV	LTV OTERM WAM AGE	WAM	AGE	DTI	DTI FICO
5.001% - 5.500%	3	\$869,621.81	1.00%	289,873.94	5.350%	58.31%	360	358	7	35.15%	
5.501% - 6.000%	82	17,333,815.88	20.02	211,388.00	5.881	75.48	360	358	7	37.50	734
6.001% - 6.500%	198	35,065,757.94	40.50	177,099.79	6.343	78.80	360	358	7	38.02	
6.501% - 7.000%	122	18,663,721.90	21.56	152,981.33	6.796	79.25	360	358	7	38.74	
7.001% - 7.500%	57	7,895,922.56	9.12	138,524.96	7.274	78.17	360	357	6	37.43	
7.501% - 8.000%	34	5,117,067.70	5.91	150,501.99	7.775	79.24	360	357	3	40.87	
8.001% - 8.500%	7	1,075,873.73	1.24	153,696.25	8.173	74.40	360	357	3	32.49	
8.501% - 9.000%	7	425,946.25	0.49	212,973.13	8.699	80.00	360	357	6	23.55	
9.501% - 10.000%	_	133,963.52	0.15	133,963.52	10.000	80.00	360	357	3	16.87	
Total:	909	\$86,581,691.27 100.00%	100.00%	171,110.06	6.548%	77.95%	360	358	2	37.92%	206
Minimum: 5.250% Maximum: 10.000%											

PMI	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DII	FICO
No MI	206	586,581,691.27	100.00%	171,110.06	6.548%	77.95%	360	358	7	37.92%	706
Total:	909	\$86,581,691.27	100.00%	171,110.06	6.548%	77.95%	360	358	7	37.92%	706

Interest Only Terms	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
0	188	\$30,417,707.27	35.13%	161,796.32	6.546%	76.69%	360	357	3	37.64%	716
09	~	604,960.00	0.70	302,480.00	6.210	80.00	360	357	6	41.60	745
120	316	55,559,024.00	64.17	175,819.70	6.552	19.81	360	358	7	38.02	700
Total:	908	\$86,581,691.27	100.00%	171,110.06	6.548%	77.95%	360	358	7	37.92%	706

Pool Summary	COUNT	UPB	%	AVG UPB	WAC	LTV	LTV OTERM WAM AGE	WAM	AGE	DTI	FICO
Conforming Non-Conforming	1,581	\$302,166,789.96	58.53%	191,123.84	6.226%	78.66%	359	357	7 7	37.64%	705 705
Total:	2,002	\$516,267,079.15 100.00%	100.00%	257,875.66	6.183%	78.08%	359	357	7	37.68%	705
AVG UPB: \$257,875.66 MIN UPB: \$25,033.45 MAX UPB: \$1,765,750.00 GROSS WAC: 6.1830462553% MIN RATE: 4.125% MAX RATE: 12.000% MIN ORIG LTV: 16.00% MIN ORIG TERM: 180 MAX ORIG TERM: 360 MIN WAM: 177 MAX ORIG TERM: 360 MIN WAM: 177 MAX WAM: 359 % SFPULLALT: 20.85% % CASHOUT: 11.35% % ETUL ALT: 78.08% WA LTV: 78.08% WA CLIY: 95.67% % FRCO > 679: 67.42% % NO FICO: 0.00% WA FICO: 705 % FRET LIEN: 10.00% % PREPAY PENALTY: 76.85% CALHORNIA %: 47.81% NORTH CA. %: 10.92% SOUTH CA. %: 36.89% ARMW: 74.21% FIXED%: 25.79%											
10 /0. 07.44 /0											7

BS Investment

10/6 MONTH LIBOR -120 MONTH IO 15YR FXD 2/6 MONTH LIBOR 2/6 MONTH LIBOR - 24 MONTH IO 2/6 MONTH LIBOR - 60 MONTH IO	4)	. 17	OIEN		2	:	3
		\$4,804,450.00	0.93%	343,175.00	5.724%	76.44%	360	357	6	32.40%	740
	œ	1,547,969.70	0.30	193,496.21	5.709	61.29	180	178	7	32.51	131
	4	8,589,085.86	1.66	214,727.15	6.611	79.77	360	358	7	38.12	694
	ĸ	1,363,150.00	0.26	272,630.00	6.360	78.70	360	326	4	43.44	269
	25	8,124,706.00	1.57	324,988.24	6.155	78.49	360	357	3	39.10	229
2/6 MONTH LIBOR -120 MONTH 10	484	136,576,361.00	26.45	282,182.56	90.9	79.17	360	358	7	38.61	695
30VR FXD	203	38,014,465.16	7.36	187,263.38	6.449	76.00	360	357	33	37.94	714
30YR FXD - 60 MONTH IO	7	604,960.00	0.12	302,480.00	6.210	80.00	360	357	٣	41.60	745
30VR FXD -120 MONTH IO	383	92,979,289.00	18.01	242,765.77	6.440	75.99	360	358	7	37.13	705
3/6 MONTH LIBOR	4	843,801.06	0.16	210,950.26	6.990	79.96	360	357	33	43.51	711
3/6 MONTH LIBOR - 36 MONTH IO	12	4,630,750.00	0.90	385,895.83	6.239	77.39	360	357	6	38.60	069
3/6 MONTH LIBOR - 60 MONTH 10	10	2,834,400.00	0.55	283,440.00	6.387	79.97	360	357	e	36.37	902
3/6 MONTH LIBOR -120 MONTH IO	69	18,628,932.00	3.61	269,984.52	6.036	79.73	360	357	33	39.15	719
5/6 MONTH LIBOR	97	5,606,828.88	1.09	215,647.26	6.330	77.22	360	357	٣	42.00	169
5/6 MONTH LIBOR - 36 MONTH IO	-	359,650.00	0.07	359,650.00	5.750	76.52	360	356	4	30.56	189
5/6 MONTH LIBOR - 60 MONTH IO	73	28,454,675.00	5.51	389,790.07	6.087	79.73	360	357	m	37.63	208
	226	133,052,923.00	25.77	239,303.82	6.169	78.73	360	358	7	37.00	208
6 MONTH LIBOR	-	217,756.47	0.04	217,756.47	4.750	70.00	360	356	4	41.38	299
6 MONTH LIBOR - 60 MONTH 10	ĸ	1,300,761.00	0.25	260,152.20	5.369	71.69	360	326	4	36.68	719
6 MONTH LIBOR -120 MONTH IO	4	13,093,071.00	2.54	327,326.78	5.813	78.12	360	357	6	35.33	713
7/6 MONTH LIBOR	6	815,338.02	0.16	271,779.34	5.409	80.00	360	358	7	27.28	171
7/6 MONTH LIBOR - 84 MONTH 10	Ξ	3,914,650.00	92.0	355,877.27	5.737	75.35	360	357	6	36.98	720
7/6 MONTH LIBOR -120 MONTH 10	27	9,909,106.00	1.92	367,003.93	5.763	77.45	360	358	7	37.36	726
Total:	2,002	\$516,267,079.15	100.00%	257,875.66	6.183%	78.08%	329	357	7	37.68%	705

Je UBS Investment

Original Balance	COUNT	OPB	%	AVG 0PB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
\$0.01 - \$50,000.00	7	\$304,174.00	0.06%	43,453.43	7.602%	29.16%	344	341	153	32.26%	72.1
\$50,000.01 - \$100,000.00	163	13,707,971.00	2.65	84,097.98	6.574	74.97	359	357	7	36.10	704
\$100,000.01 - \$150,000.00	450	57,165,444.00	11.07	127,034.32	6.447	78.61	360	358	7	36.92	70
\$150,000.01 - \$200,000.00	322	55,751,105.00	10.79	173,140.08	6.278	79.19	359	357	7	37.40	703
\$200,000.01 - \$250,000.00	243	54,481,765.00	10.55	224,204.79	6,133	79.05	358	355	7	37.80	707
\$250,000.01 - \$300,000.00	211	57,731,546.00	11.18	273,609.22	6.165	79.46	359	357	7	38.18	706
\$300,000.01 - \$350,000.00	144	46,813,439.00	9.06	325,093.33	5.965	78.22	359	356	7	38.21	706
\$350,000.01 - \$400,000.00	122	45,812,467.00	8.87	375,512.02	6.139	78.67	360	358	7	37.92	669
\$400,000.01 - \$450,000.00		41,567,360.00	8.05	424,156.73	800'9	79.59	360	358	7	40.18	705
\$450,000.01 - \$500,000.00	3	39,638,447.00	7.67	471,886.27	6.157	78.46	360	357	3	37.16	5
\$500,000.01 - \$550,000.00	9	20,804,494.00	4.03	520,112.35	6.260	78.88	360	358	7	38.04	669
\$550,000.01 - \$600,000.00	29	16,555,786.00	3.20	570,889.17	6.025	77.50	360	358	7	38.27	716
\$600,000.01 - \$650,000.00	47	29,819,160.00	5.77	634,450.21	6.201	75.50	360	357	3	35.12	705
\$650,000.01 - \$700,000.00	7	4,682,150.00	0.91	668,878.57	5.914	75.73	360	358	7	43.03	693
\$700,000.01 - \$750,000.00	91	7,291,100.00	1.41	729,110.00	6.320	76.72	360	357	33	33.50	732
\$750,000.01 - \$800,000.00	4	3,071,350.00	0.59	767,837.50	6.253	80.00	360	358	7	38.24	718
\$800,000.01 - \$850,000.00	-	820,000.00	0.16	820,000.00	5.625	80.00	360	358	7	38.07	732
\$850,000.01 - \$900,000.00	4	3,550,000.00	0.69	887,500.00	5.877	71.30	360	357	8	31.08	77.7
\$900,000.01 - \$950,000.00	vs	4,633,200.00	06.0	926,640.00	6.130	78.04	360	358	7	39.89	69
\$950,000.01 - \$1,000,000.00	9	5,949,499.00	1.15	991,583.17	6.603	71.50	360	357	6	41.01	731
\$1,000,000.01 >=	S	6,447,350.00	1.25	1,289,470.00	5.887	56.18	360	357		32.84	723
Total:	2,002	\$516,597,807.00 100.00%	100.00%	258,040.86	6.183%	78.08%	359	357	7	37.68%	705
Minimum: \$26,400.00											

Unpaid Balance	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
\$0.01 - \$50.000.00	7	\$303,076.69	0.06%	43,296.67	7.598%	59.21%	345	342	ю	32.26%	721
\$50,000.01 - \$100,000.00	163	13,685,177.12	2.65	83,958.14	6.573	74.97	359	357	7	36.10	704
\$100,000.01 - \$150,000.00	451	57,249,142.16	11.09	126,938.23	6,452	78.60	360	358	7	36.90	206
\$150,000.01 - \$200,000.00	322	55,751,379.80	10.80	173,140.93	6.270	79.20	359	357	7	37.45	703
\$200,000.01 - \$250,000.00	242	54,240,799.70	10.51	224,135.54	6.134	79.04	358	355	7	37.77	702
\$250,000.01 - \$300,000.00	211	57,688,672.44	11.17	273,406.03	6.164	79.46	359	357	7	38.18	206
\$300,000.01 - \$350,000.00	144	46,790,553.70	9.06	324,934.40	5.965	78.22	359	326	7	38.21	902
\$350,000.01 - \$400,000.00	122	45,787,472.23	8.87	375,307.15	6.139	78.67	360	358	7	37.92	695
\$400,000.01 - \$450,000.00	86	41,561,542.66	8.05	424,097.37	6.008	79.59	360	358	7	40.18	705
\$450,000.01 - \$500,000.00	**	39,621,825.78	7.67	471,688.40	6.156	78.47	360	357	€	37.16	704
\$500,000.01 - \$550,000.00	41	21,341,160.75	4.13	520,516.12	6.256	78.91	360	358	7	38.02	902
\$550,000.01 - \$600,000.00	28	15,996,600.41	3.10	571,307.16	6.022	77.41	360	358	7	38.31	715
\$600,000.01 - \$650,000.00	47	29,809,891.53	5.77	634,253.01	6.202	75.51	360	357	•	35.12	705
\$650,000.01 - \$700,000.00	7	4,682,150.00	0.91	668,878.57	5.914	75.73	360	358	7	43.03	693
\$700,000.01 - \$750,000.00	10	7,291,100.00	1.41	729,110.00	6.320	76.72	360	357	3	33.50	732
\$750,000.01 - \$800,000.00	4	3,071,350.00	0.59	767,837.50	6.253	80.00	360	358	7	38.24	718
\$800,000.01 - \$850,000.00	_	820,000.00	0.16	820,000.00	5.625	80.00	360	358	7	38.07	732
\$850,000.01 - \$900,000.00	4	3,550,000.00	0.69	887,500.00	5.877	71.30	360	357	3	31.08	727
\$900,000.01 - \$950,000.00	\$	4,628,335.19	0.90	925,667.04	6.131	78.04	360	358	7	39.89	169
\$950,000.01 - \$1,000,000.00	9	5,949,499.00	1.15	991,583.17	6.603	71.50	360	357	3	41.01	731
\$1,006,000.01 >=	\$0	6,447,350.00	1.25	1,289,470.00	5.887	26.18	360	357	3	32.84	723
Total:	2,002	\$516,267,079.15	100.00%	257,875.66	6.183%	78.08%	359	357	7	37.68%	705
Minimum: \$26,033.45											
Maximum: \$1,765,750.00											

Gross Rate	COUNT	UPB	%	AVG UPB	WAC	LTV	LTV OTERM WAM	WAM	AGE	DTI	DTI FICO
4.001% - 4.500%	-	\$356,261.00	0.07%	356,261.00	4.125%	70.00%	360	355	ĸ	36.94%	700
4.501% - 5.000%	47	17,571,233,52	3.40	373,856.03	4.942	72.75	357	355	7	36.62	734
5.001% - 5.500%	198	56,994,731.49	11.04	287,852.18	5.361	76.85	329	357	7	36.33	724
5.501% - 6.000%	999	163,017,571.92	31.58	291,102.81	5.844	78.22	359	357	7	38.01	713
%001% - 6.500%	655	159,815,266,54	30.96	243,992.77	6.319	79.04	360	357	7	37.98	969
%000% - 2.000%	343	76,403,179.43	14.80	222,749.79	6.794	77.99	360	358	7	38.00	693
7.001% - 7.500%	125	26,946,942.43	5.22	215,575.54	7.260	17.71	360	357	3	37.33	269
7.501% - 8.000%	52	10,915,033.27	2.11	209,904.49	7.812	78.78	360	357	9	39.57	682
8.001% - 8.500%	11	3,660,916.33	0.71	215,348.02	8.265	78.09	360	358	7	31.91	675
8.501% - 9.000%	7	425,946.25	0.08	212,973.13	8.699	80.00	360	357	3	23.55	299
9.501% - 10.000%	-	133,963.52	0.03	133,963.52	10,000	80.00	360	357	٣	16.87	959
11.501% - 12.000%	1	26,033.45	0.01	26,033.45	12.000	16.00	180	177	3	39.17	631
Total:	2,002	\$516,267,079.15 100.00%	100.00%	257,875.66	6.183%	78.08%	359	357	2	37.68%	705
Minimum: 4.125%											
Maximum: 12.000%				ļ	į						

By UBS Investment

Original Term to Maturity	COUNT	UPB	%	AVG UPB	WAC	LTV	LTV OTERM WAM AGE	WAM	AGE	DTI FICO	FIC0
180	∞	\$1,547,969.70		193,496.21	5.709%	61.29%	180	178	~	32.51%	731
360	1,994	514,719,109.45	99.70	258,133.96	6.184	78.13	360	358	7	37.69	705
Total:	2,002	\$516,267,079.15 100.00%	100.00%	257,875.66	6.183%	78.08%	359		7	357 2 37.68%	705
Minimum: 180											
Maximum: 360											

Remaining Term to Stated Maturity	COUNT	UPB	%	AVG UPB		LTV	WAC LTV OTERM WAM AGE	WAM	AGE	DTI	FICO
121 - 180	æ	\$1,547,969.70	0.30%	193,496.21	5.709%	61.29%	180	178	7	32.51%	731
301 - 360	1,994	514,719,109.45	99.70	258,133.96	6.184	78.13	360	358	7	37.69	705
Total:	2,002	\$516,267,079.15 100.00%	100.00%	257,875.66 6.183%	6.183%	78.08%	359		7	357 2 37.68%	705
Minimum: 177											
Maximum: 359											

Seasoning	COUNT	UPB	%	AVG UPB	WAC	1	LTV OTERM WAM AGE	WAM	AGE	DTI	DTI FICO
I	390	\$99,991,547.00		256,388.58	6.069%	77.63%	360	359	-	37.85%	
2	644	159,453,496.00	30.89	247,598.60	6.209	78.48	359	357	7	37.21	704
3	751	196,632,379.06		261,827.40	961.9	78.23	360	357	3	37.86	
4	183	53,353,026.82		291,546.59	6.255	77.03	360	356	4	37.75	
10	33	6,795,542.64		205,925.53	6.314	79.23	360	355	S	40.53	
9	1	41,087.64		41,087.64	7.375	59.29	360	354	9	29.32	
Total:	2,002	\$516,267,079.15 100.00%	100.00%	257,875.66 6.183% 78.08%	6.183%	78.08%	359	357		2 37.68%	705
Minimum: 1											
Maximum: 6											i

ITa	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
%000 =>	253	\$69,789,872.52	13.52%	275,849.30	6.408%	75.26%	359	357	6	0.00%	710
1.001% - 6.000%	2	694,365.00	0.13	347,182.50	5.978	79.27	360	357	i.	4.61	785
%001% - 11 000%	•	1,510,032.84	0.29	188,754.11	6.732	77.34	360	357	100	8.84	727
11,001% - 16,000%	=======================================	3,011,714.11	0.58	273,792.19	6.333	77.48	360	357	Ð	14.46	701
16.001% - 21.000%	35	7,669,287.20	1.49	219,122.49	997.9	76.98	353	351	7	18.60	718
21.001% - 26.000%	89	16,257,751.15	3.15	239,084.58	6.161	76.87	357	355	7	23.61	719
26.001% - 31.000%	157	38,788,656.95	7.51	247,061.51	5.980	77.01	360	358	7	28.75	720
31.001% - 36.000%	322	80,367,607.88	15.57	249,588.84	6.143	77.40	360	357	7	33.68	707
36.001% - 41.000%	531	135,786,807.50	26.30	255,719.03	6.149	79.23	360	358	7	38.59	702
41.001% - 46.000%	514	137,659,854.98	26.66	267,820.73	6.146	79.30	360	357	7	43.22	969
46.001% - 51.000%	83	20,027,548.56	3.88	241,295.77	6.356	77.94	358	355	3	48.02	715
51.001% - 56.000%	12	2,795,660.45	0.54	232,971.70	6.281	79.87	360	357	ξĐ	53.16	208
56.001% - 61.000%	4	1,118,320.00	0.22	279,580.00	6.249	74.04	360	357	10)	57.81	11.9
61.001% - 66.000%	2	789,600.00	0.15	394,800.00	6.196	80.00	360	358	7	63.30	704
Total:	2,002	\$516,267,079.15 100.00%	100.00%	257,875.66	6.183%	78.08%	359	357	2	37.68%	705
Minimum: 0.00% Maximum: 63.89% WADTI: 37 63%											
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FICO Scores	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
580 - 589	-	\$316,000.00	0.06%	316,000.00	5.250%	80.00%	360	357	6	44.36%	280
609 - 009	-	104,817.59	0.02	104,817.59	6.950	80.00	360	357	ξ	40.22	809
610 - 619	2	313,000.00	90.0	156,500.00	6.708	86.67	360	329	1	41.85	613
620 - 629	61	15,837,254.81	3.07	259,627.13	6.518	79.82	360	358	7	38.26	625
630 - 639	84	18,178,539.54	3.52	216,411.18	6.505	79.06	360	357	7	38.54	634
640 - 649	101	24,368,172.10	4.72	227,739.93	6.498	79.01	358	356	7	39.46	645
650 - 659	116	32,041,474.22	6.21	276,219.61	6.356	77.61	360	358	7	38.67	654
699 - 099	134	36,568,877.49	7.08	272,902.07	6.311	78.86	360	358	7	38.36	999
620 - 679	163	40,492,498.27	7.84	248,420.23	6.30	79.04	329	356	7	38.54	674
689 - 089	201	54,492,039.12	10.56	271,104.67	6.217	78.81	359	357	6	38.29	684
669 - 069	145	34,386,539.92	99.9	237,148.55	6.400	78.75	360	358	7	35.83	695
100 - 709	134	36,854,430.27	7.14	275,033.06	6.097	78.27	360	358	7	37.71	704
710 - 719	93	27,822,228.15	5.39	299,163.74	6.194	77.60	360	357	33	39.23	714
720 - 729	120	30,013,098.33	5.81	250,109.15	6.016	77.96	360	358	7	37.52	725
730 - 739	117	33,444,435.07	6.48	285,849.87	5.822	76.14	360	358	7	37.40	735
740 - 749	126	30,092,365.88	5.83	238,828.30	6.028	77.05	360	358	7	37.53	74
750 - 759	100	24,911,046.89	4.83	249,110.47	5.970	78.99	360	358	7	38,35	755
20 - 769 - 760 - 7	91	23,905,672.65	4.63	262,699.70	6.007	76.53	360	358	7	34.74	765
977 - 777	88	19,725,034.75	3.82	232,059.23	5.929	76.00	329	357	÷	36.78	774
780 - 789	83	16,478,989.52	3.19	261,571.26	6.031	76.88	355	323	6	33.45	785
790 - 799	32	9,036,414.63	1.75	282,387.96	6.154	77.68	354	351	3	36.75	794
800 - 809	17	3,616,808.69	0.70	212,753.45	5.923	78.28	360	357	e	32.97	804
810 - 819	6	3,267,341.26	0.63	363,037.92	6.001	77.07	360	357	3	37.48	814
Total:	2,002	\$516,267,079.15 100.00%	100.00%	257,875.66	6.183%	78.08%	359	357	7	37.68%	705
Minimum FICO: 580											<u>_</u>
WA FICO: 705											
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Loan to Value Ratio	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
15.01% - 20.00%	-	\$26,033.45	0.01%	26,033.45	12.000%	16.00%	180	171	m	39.17%	631
20.01% - 25.00%	7	315,000.00	90.0	157,500.00	5.913	22.83	360	358	7	0.00	716
25.01% - 30.00%	3	1,105,589.82	0.21	368,529.94	5.398	26.52	327	325	7	0.00	762
30.01% - 35.00%	-	142,361.95	0.03	142,361.95	5.875	34.17	360	386	4	36.41	702
35.01% - 40.00%	3	1,949,000.00	0.38	649,666.67	5.170	36.60	360	359	-	33.47	732
40.01% - 45.00%	3	1,959,528.35	0.38	653,176.12	5.257	41.87	360	359	_	27.31	752
45.01% - 50.00%	9	1,903,197.57	0.37	317,199.60	5.640	48.34	324	321	6	24.91	167
50.01% - 55.00%	8	2,627,383.10	0.51	525,476.62	5.906	51.60	360	357	3	37.60	747
55.01% - 60.00%	14	4,464,676.51	98.0	318,905.47	6.073	57.88	360	358	7	33.64	705
60.01% - 65.00%	17	4,403,253.70	0.85	259,014.92	6.011	64.30	350	347	3	34.80	744
65.01% - 70.00%	106	25,039,030.96	4.85	236,217.27	6.321	69.48	360	357	æ	37.18	695
70.01% - 75.00%	92	22,258,237.67	4.31	241,937.37	6.492	74.08	360	357	33	34.25	715
75.01% - 80.00%	1,742	447,989,491.85	86.77	257,169.63	6.177	79.86	360	357	7	37.99	703
80.01% - 85.00%	7	810,222.99	0.16	405,111.49	6.375	82.96	360	357	6	49.37	738
85.01% - 90.00%	\$	1,274,071.23	0.25	254,814.25	5.957	88.47	360	357	6	38.31	11.
Total:	2,002	\$516,267,079.15 100.00%	100.00%	257,875.66	6.183%	78.08%	359	357	7	37.68%	705
Minimum: 16.00 Maximum: 90.00											

Combined Loan To Value Ratio	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
30.01% - 35.00%	ю	\$663,021.81	0.13%	72.1,007.27	2.696%	24.38%	360	358	7	0.00%	748
35.01% - 40.00%	-	553,000.00	0.11	553,000.00	5.250	26.98	360	359	-	0.00	745
40.01% - 45.00%	-	1,107,100.00	0.21	1,107,100.00	5.250	40.26	360	359	-	27.31	692
45.01% - 50.00%	2	722,428.35	0.14	361,214.17	5.500	40.59	360	358	7	48.68	736
50.01% - 55.00%	-	304,105.85	90.0	304,105.85	4.875	49.04	180	178	7	19.14	792
60.01% - 65.00%	4	2,652,792.60	0.51	663,198.15	5.238	41.37	346	345	-	31.01	742
65.01% - 70.00%	7	499,566.78	0.10	249,783.39	5.696	43.49	360	357	3	34.69	723
70.01% - 75.00%	7	3,028,288.87	0.59	432,612.70	5.857	56.01	360	357	33	32.11	748
75.01% - 80.00%	18	8,517,022.57	1.65	473,167.92	6.156	62.46	360	357	3	34.62	713
80.01% - 85.00%	56	12,867,855.49	2.49	494,917.52	6.042	74.40	360	357	3	37.40	701
85.01% - 90.00%	167	82,290,253.86	15.94	308,203.20	6.278	17.77	360	357	7	36.32	708
90.01% - 95.00%	473	114,115,551.13	22.10	241,259.09	6.359	78.62	360	357	7	36.84	707
95.01% - 100.00%	1,197	288,946,091.84	55.97	241,391.89	6.116	79.72	360	357	7	38.58	704
Total:	2,002	\$516,267,079.15 100.00%	100.00%	257,875.66	6.183%	78.08%	359	357	7	37.68%	705
Minimum: 31.69											
Maximum: 100.00											

Geographic Concentration	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
California	699	\$246,821,564.96	47.81%	368,941.05	6.009%	77.59%	360	357	e	38.43%	705
Georgia	554	99,884,537.54	19.35	180,297.00	5.993	78.73	359	357	7	36.08	714
Florida	157	31,227,747.42	6.05	198,902.85	6.622	77.82	360	358	7	36.58	705
New Jersev	73	21,735,440.61	4.21	297,745.76	6.513	79.32	358	355	7	36.77	697
New York	96	17,455,005.57	3.38	349,100.11	909.9	76.45	358	326	7	39.18	169
Nevada	59	13,556,563.02	2.63	229,772.25	6.268	79.39	360	357	e	37.62	706
Colorado	45	11,731,956.22	72.2	260,710.14	6.516	77.58	360	357	e	39.94	206
Arizona	55	11,391,395.75	2.21	207,116.29	6.512	79.32	360	357	e	37.24	695
Washington	41	10,115,693.87	1.96	246,724.24	6.105	79.87	360	358	7	37.51	889
Texas	63	8,576,904.96	99'1	136,141.35	6.772	78.36	356	353	٣	36.30	697
Massachusetts	11	4,933,442.49	96.0	290,202.50	6.684	79.54	359	357	7	38.26	721
North Carolina	23	4,532,661.28	98.0	197,072.23	6.558	76.82	360	357	6	38.04	089
Maryland	19	4,463,913.29	98.0	234,942.80	6.663	77.76	360	358	7	40.98	969
South Carolina	21	3,695,103.97	0.72	175,957.33	6.607	77.97	360	357	က	30.65	717
Virginia	15	3,606,328.41	0.70	240,421.89	6.727	78.96	360	358	7	38.65	869
Connecticut	91	3,091,519.39	09:0	193,219.96	6.726	78.66	360	357	€	37.77	688
Illinois	1	1,992,042.45	0.39	181,094.77	7.018	78.73	360	358	7	35.87	731
New Mexico	14	1,786,382.51	0.35	127,598.75	6.630	77.96	360	357	150	38.69	069
Pennsylvania	6	1,719,553.17	0.33	191,061.46	6.501	78.22	360	358	7	37.87	169
Oregon	11	1,622,310.38	0.31	147,482.76	6.531	79.51	360	358	7	40.71	689
Minnesota	7	1,421,182.78	0.28	203,026.11	6.992	79.42	360	386	4	38.75	222
Mississippi	12	1,352,730.73	0.26	112,727.56	6.579	77.36	360	358	7	36.71	710
Michigan	90	1,312,931.81	0.25	164,116.48	6.463	78.84	360	357	6	38.86	719
Rhode Island	v	1,274,405.53	0.25	254,881.11	686.9	79.85	360	358	7	40.53	999
Hawaii	e	1,259,200.00	0.24	419,733.33	5.882	80.00	360	357	က	41.78	712
Ohio	12	1,214,832.82	0.24	101,236.07	6.785	77.77	360	358	7	39.25	683
Tennessee	•	1,211,867.34	0.23	134,651.93	6.740	79.99	360	358	7	40.93	869
Alabama	9	1,077,640.00	0.21	179,606.67	9.560	79.31	360	358	~	37.43	166
Missouri	3	480,121.62	0.00	160,040.54	7.112	79.02	360	358	7	31.15	674
Arkansas	3	421,892.88	90.0	140,630.96	6.148	80.00	360	357	3	41.12	745
Kentucky	6	289,385.65	90:0	96,461.88	6.743	77.36	360	358	7	42.79	707
Indiana	7	260,000.00	0.05	130,000.00	6.588	80.00	360	329	-	43.33	647
Delaware	-	175,610.00	0.03	175,610.00	6.750	78.78	360	329	-	40.26	646
Utah	2	167,550.00	0.03	83,775.00	6.787	73.25	360	357	6	27.57	869
New Hampshire	_	162,160.75	0.03	162,160.75	6.625	80.00	360	358	7	33.23	899
Nebraska	7	158,150.00	0.03	79,075.00	6.343	73.55	360	357	m	38.63	732
Idaho	1	87,350.00	0.02	87,350.00	6.375	69.98	360	358	7	38.48	755
Total:	2.002	\$516.267.079.15	100.00%	257.875.66	6.183%	78.08%	359	357	~	37.68%	705
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North-South CA	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
North CA	144	\$56,382,179.72	10.92%	391,542.91	6.060%	76.23%	359	357	•	37.67%	707
South CA	525	190,439,385.24	36.89	362,741.69	5.994	78.00	360	357	€	38.63	•
States Not CA	1,333	269,445,514.19	52.19	202,134.67	6.343	78.53	329	357	7	37.00	
Total:	2,002	\$516,267,079.15	100.00%	257,875.66	6.183%	78.08%	359	357	7	37.68%	705

The information here in has been provided solely by URS Investment Bank Neither the issue of certificates nor any of its affiliates make any representation at to the accuracy or compidences of the information herein. The information contained herein will be superseded by the description of the mortgage boars contained and/or incorporated by reference in the Prospectus Supplement relating to the Certificates and supersedes all information contained any or classes the mortgage boars contained the mortgage pool previously provided by URS Investment Bank.

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Zip Code Concemtration	COUNT	UPB	%	AVG UPB	WAC	LTV	LTV OTERM	WAM A	AGE	DTI	FICO
30349	32	\$4,658,178.91	_	145,568.09	5.987%	77.76%	360	358	7	37.32%	695
92336	11	3,731,100.00		339,190.91	5.805	80.00	360	357	€	38.22	689
30213	23	3,326,401.28		144,626.14	6.094	78.64	360	358	7	36.74	869
33705	7	3,298,243.00		471,177.57	5.986	77.54	360	358	7	35.34	727
30517	19	2,931,872.00	0.57	154,309.05	901.9	79.55	360	358	7	37.30	702
Other	1,910	498,321,283.96		260,901.20	6.190	78.06	359	357	2	37.71	705
Total:	2,002	\$516,267,079.15	100.00%	257,875.66	6.183%	78.08%	359	357	2	37.68%	705

Loan Purpose	COUNT	UPB	%	AVG UPB	WAC	LTV	LTV OTERM	WAM	AGE	DTI	FICO
Purchase	1,746	\$431,065,000.45	83.50%	246,887.17	6.192%	79.09%	360	357	7	37.89%	
Refinance - Cashout	174	58,599,997.97		336,781.60	6.238	72.12	358	356	7	37.07	889
Refinance - Rate Term	82	26,602,080.74		324,415.62	5.916	74.89	358	355	3	35.52	
Total:	2,002	\$516,267,079.15	100.00%	257,875.66	6.183%	78.08%	359	357	7	37.68%	705

Document Type	COUNT	UPB	%	AVG UPB	WAC	LTV	LTV OTERM WAM AGE	WAM	AGE	DTI	DTI FICO
Stated Income Full Asset	196	\$257,679,772.37	49.91%	268,137.12	6.184%	78.44%	360	357	7	37.81%	
Full Documentation	471	106,227,128.06	20.58	225,535.30	5.920	78.77	359	357	7	37.06	•
Stated Documentation	317	82,570,306.20	15.99	260,474.15	6.329	78.44	359	357	7	38.08	695
No Ratio	185	51,886,620.87	10.05	280,468.22	6.371	77.16	359	357	r	0.00	705
No Income No Asset	89	17,903,251.65	3.47	263,283.11	6.515	69.74	359	357	3	0.00	727
Total:	2,002	\$516,267,079.15	100.00%	257,875.66	6.183%	78.08%	359	357	7	37.68%	705

Property Type	COUNT	UPB	%	AVG UPB	WAC	LTV	LTV OTERM	WAM AGE	AGE	DTI	FICO
Single Family Residence	958	\$270,993,857.09	52.49%	282,874.59	6.159%	77.46%	359	357	7	37.83%	•
PUD	292	170,206,265.01	32.97	223,075.05	6.211	78.63	329	357	7	37.62	•
Condo	207	52,309,570.50	10.13	252,703.24	6.076	79.26	360	358	7	37.16	713
2-4 Family	74	22,757,386.54	4.41	307,532.25	6.505	78.60	360	357	9	37.63	1
Total:	2,002	\$516,267,079.15 100.00%	100.00%	257,875.66	6.183% 7	78.08%	359	357	7	37.68%	705

Occupancy	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
Owner Occupied	1,584	\$440,271,290.18	85.28%	277,949.05	6.094%	78.26%	359	357	7	32.74%	704
Non-Owner Occupied	316	54,320,356.73	10.52	171,899.86	6.705	76.96	360	357	33	31.83	715
Second Home	102	21,675,432.24		212,504.24	8.678	77.28	360	357	6	31.28	703
Total:	2,002	\$516,267,079.15	100.00%	257,875.66	6.183%	78.08%	359	357	7	32.59%	705

Lien Position	COUNT	UPB	%	AVG UPB	WAC	LTV	LTV OTERM WAM	WAM	AGE	DTI	FICO
1	2,002	\$516,267,079.15	100.00%	257,875.66	6.183% 78.	78.08%	359	357	7	37.68%	705
Total:	2,002	\$516,267,079.15 100.00%	100.00%	257,875.66	6.183%	78.08%	359	357	7	37.68%	705

Prepayment Penalty	COUNT	UPB	%	AVG UPB	WAC	LTV	LTV OTERM	A WAM A	AGE	DTI	FICO
0	418	\$119,537,577.81	23.15%	285,975.07	6.426%	78.63%	360	357	€	38.43%	708
9	12	4,953,182.41	96.0	412,765.20	6.232	77.38	360	357	ę	34.78	746
12	137	45,154,860.70	8.75	329,597.52	6.234	76.45	359	357	e,	37.79	•
24	263	152,932,047.34	29.62	271,637.74	6.089	79.13	360	357	7	38.15	869
36	708	153,609,014.71	29.75	216,961.89	6.164	77.22	359	357	7	37.09	704
09	164	40,080,396.17	7.76	244,392.66	5.827	77.67	357	355	7	36.25	725
Total:	2,002	\$516,267,079.15 100.00%	100.00%	257,875.66	6.183%	78.08%	359	357	7	37.68%	705
wa Term: 23.586								ļ			

Prepayment Type	COUNT	UPB	%	AVG UPB	WAC	LTV	LTV OTERM WAM AGE	WAM	AGE	DTI	FICO
12H	115	\$38,721,612.60	7.50%	336,709.67	6.319%	76.71%	359	357	6	38.09%	694
12M	15	3,755,351.63	0.73	250,356.78	5.715	73.53	360	357	6	37.62	714
12S	7	2,677,896.47	0.52	382,556.64	5.730	76.93	360	357	6	34.30	721
24H	393	113,045,738.60	21.90	287,648.19	6.014	79.23	360	358	7	38.05	969
24M	155	35,569,541.77	68.9	229,480.91	6.272	20.64	360	357	6	38.54	703
24S	15	4,316,766.98	0.84	287,784.47	6.541	77.00	360	356	4	37.94	715
19¢H	573	121,798,000.67	23.59	212,561.96	6.136	77.08	329	357	7	36.83	707
36M	111	25,409,719.52	4.92	228,916.39	6.279	77.55	360	357	٣	38.32	711
36S	24	6,401,294.52	1.24	266,720.60	6.245	78.51	360	357	ĸ	37.39	720
H09	73	12,662,360.06	2.45	173,456.99	6.172	78.52	329	357	7	38.03	695
W09	18	3,464,403.55	0.67	192,466.86	6.300	77.56	351	348		39.89	669
S09	73	23,953,632.56	4.64	328,131.95	5.576	77.23	358	326	7	34.91	746
Н9	v	2,086,350.00	0.40	417,270.00	6.600	75.97	360	357	ب	39.27	736
W9	9	2,371,332.41	0.46	395,222.07	5.904	78.08	360	358	7	30.64	758
S9	1	495,500.00	0.10	495,500.00	6.250	80.00	360	358	7	40.35	736
No PPP	418	119,537,577.81	23.15	285,975.07	6.426	78.63	360	357	۳	38.43	108
Total:	2,002	\$516,267,079.15 100.00%	100.00%	257,875.66	6.183% 78.08%	78.08%	359	357	7	2 37.68%	705

	2,007	\$516,267,079.15 100.00%	100.00%	257,875.66 6.183% 78.08%	6.183%	78.08%	359	359 357 2	37.68%	705

705

2 37.68%

357

359

257,875.66 6.183% 78.08%

DTI FICO

AVG UPB WAC LTV OTERM WAM AGE

%

\$516,267,079.15 100.00% UPB

2,007 COUNT

Not a Balloon Loan Balloon Flag

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Originator	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
Анета Могеаде	15	\$3,651,027.88	0.71%	243,401.86	7.321%	79.47%	360	359	-	39.45%	•
Avaris Capital	12	3,950,000.00	0.77	329,166.67	6.112	80.00	360	358	7	41.22	731
Equity Now, Inc.	7	3,808,292.37	0.74	544,041.77	6.713	64.10		347	*	39.52	
Gateway Bank FSB	42	14,189,491.69	2.75	337,845.04	5.848	72.38	360	358	7	37.60	
gage,	7	525,000.00	0.10	262,500.00	5.576	70.00		356	4	38.88	
Loan Center of California, Inc.	3	2,345,750.00	0.45	781,916.67	6.342	71.72		356	4	38.36	
Mortgage Enterprise, Ltd.	7	667,200.00	0.13	333,600.00	6.594	79.90		355	v	37.99	
Opteum	1,726	420,274,344.98	81.41	243,496.14	6.193	78.33		357	7	37.42	
Pemmtek Mortgage Services	•	2,576,708.27	0.50	286,300.92	7.765	75.19		356	4	35.21	
Provident Bank	108	39,415,751.27	7.63	364,960.66	5.972	78.68		357	e	38.43	
Pro30 Funding	-	520,000.00	0.10	520,000.00	7.850	80.00		355	ĸ	0.00	
Ouicken Loans	4	564,553.00	0.11	141,138.25	6.491	75.17		356	4	37.25	
Realty Mortgage Corp	6	1,844,154.42	0.36	204,906.05	5.584	78.82		355	40	43.01	
Shearson Mortgage	4	1,274,800.00	0.25	318,700.00	6.256	80.00		356	4	40.67	
Stearns Lending, Inc.	45	17,032,335.29	3.30	378,496.34	6.045	78.60		356	4	39.49	727
Sun West Mortgage Co.	13	3,627,669.98	0.70	279,051.54	6.424	79.98	360	357	3	42.20	- 1
Total:	2.002	\$516.267.079.15	100.00%	257.875.66	6.183%	78.08%	359	357	7	37.68%	705

Gross Rate-ARMS	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM AGE	AGE	DTI	DTI FICO
4.001% - 4.500%		\$356,261.00	0.09%	356,261.00	4.125%	70.00%	360	355	S	36.94%	
4.501% - 5.000%	42	14,012,492.47	3.66	333,630.77	4.930	77.94	360	358	7	37.70	
5.001% - 5.500%	190	53,532,047.37	13.97	281,747.62	5.364	78.77	360	358	7	36.61	
5.501% - 6.000%	446	129,190,573.95	33.72	289,664.96	5.839	79.02	360	357	m	38.12	
6.001% - 6.500%	435	114,613,254.48	29.92	263,478.75	6.312	79.19	360	358	7	38.12	693
6.501% - 7.000%	206	49,231,501.83	12.85	238,987.87	6.789	78.27	360	358	7	37.80	
7,001% - 7,500%	19	15,121,419.87	3.95	247,892.13	7.248	78.35	360	358	7	38.04	
7.501% - 8.000%	16	4,845,801.72	1.26	302,862.61	7.814	78.33	360	357	6	37.43	
8.001% - 8.500%	6	2,217,042.60	0.58	246,338.07	8.292	79.56	360	358	7	32.58	
Total:	1,406	\$383,120,395.29	100.00%	272,489.61	%960.9	78.86%	360	358	7	37.80%	704
Minimum: 4.125%											

Gross Rate-FRMS	COUNT	UPB	%	AVG UPB	WAC	LTV	LTV OTERM WAM AGE	WAM	AGE	DTI	FICO
4.501% - 5.000%	ĸ	\$3,558,741.05	2.67%	711,748.21	4.989%	52.31%	345	343	7	30.40%	
5.001% - 5.500%	\$	3,462,684.12	2.60	432,835.52	5.312	47.08	343	342	-	28.76	
5.501% - 6.000%	114	33,826,997.98	25.41	296,728.05	5.864	75.19	357	355	7	37.56	730
6.001% - 6.500%	220	45,202,012.07	33.95	205,463.69	6:339	78.67	358	356	7	37.63	
6.501% - 7.000%	137	27,171,677.60	20.41	198,333.41	6.802	77.48	360	357	6	38.41	
7.001% - 7.500%	2	11,825,522.56	8.88	184,773.79	7.275	76.88	360	357	33	36.40	
7.501% - 8.000%	36	6,069,231.55	4.56	168,589.77	7.810	79.14	360	357	33	41.43	
8.001% - 8.500%	∞	1,443,873.73	1.08	180,484.22	8.224	75.83	360	357	6	30.89	
8.501% - 9.000%	2	425,946.25	0.32	212,973.13	8.699	80.00	360	357	3	23.55	
9.501% - 10.000%	-	133,963.52	0.10	133,963.52	10.000	80.00	360	357	٤,	16.87	
11.501% - 12.000%	-	26,033.45	0.02	26,033.45	12.000	16.00	180	177	3	39.17	l
Total:	965	\$133,146,683.86 100.00%	100.00%	223,400.48	6.433%	75.84%	358	356	7	37.32%	708
Minimum: 4.875% Maximum: 12.000%											•

Gross Margin	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
2.001% - 2.250%	637	\$155,739,199.61	40.65%	244,488.54	6.021%	78.73%	360	358	7	37.04%	714
2.251% - 2.500%	82	26,642,989.24	6.95	324,914.50	6.135	78.36	360	357	3	38.27	200
2.501% - 2.750%	93	27,378,690.29	7.15	294,394.52	6.262	79.07	360	357	3	37.68	269
2.751% - 3.000%	345	105,977,193.59	27.66	307,180.27	6.036	79.54	360	358	7	38.87	969
3.001% - 3.250%	139	32,227,387.38	8.41	231,851.71	6.112	78.01	360	357	6	36.85	701
3.251% - 3.500%	7	3,920,750.00	1.02	560,107.14	6.645	74.62	360	357	33	40.15	702
3.501% - 3.750%	28	9,660,335.47	2.52	345,011.98	6.288	77.48	360	357	n	34.99	693
3.751% - 4.000%	9	2,179,586.43	0.57	363,264.41	6.821	74.28	360	357	6	49.95	682
4.001% - 4.250%	9	1,713,600.00	0.45	285,600.00	6.857	80.00	360	357	3	40.80	703
4.251% - 4.500%	4	1,630,000.00	0.43	407,500.00	5.455	78.95	360	357	٣	34.46	702
4.501% - 4.750%	-	336,000.00	0.09	336,000.00	5.750	80.00	360	359	-	44.76	999
4.751% - 5.000%	14	3,915,500.00	1.02	279,678.57	6.524	79.53	360	357	3	39.54	718
5.001% - 5.250%	11	3,823,859.31	1.00	347,623.57	6.031	79.99	360	357	9	37.12	670
5.251% - 5.500%	01	2,701,817.02	0.71	270,181.70	6.385	80.83	360	358	7	40.04	229
5.501% - 5.750%	S	1,231,747.55	0.32	246,349.51	6.632	80.00	360	358	7	41.29	089
5.751% - 6.000%	ĸ	1,133,487.05	0.30	226,697.41	6.898	81.95	360	358	7	40.03	711
6.001% - 6.250%	vo	1,303,538.35	0.34	260,707.67	6.820	80.00	360	357	9	37.01	299
6.501% - 6.750%	8	560,355.92	0.15	186,785.31	6.972	80.00	360	328	7	44.49	634
6.751% - 7.000%	S	1,044,358.08	0.27	208,871.62	7.191	80.00	360	357	٣	38.13	651
Total:	1,406	\$383,120,395.29 100.00%	100.00%	272,489.61	%960.9	78.86%	360	358	7	37.80%	704
Minimum: 2.250%											
Maximum: 7.000%											
Weighted Average: 2.770%									ĺ		

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Minimum Rate	COUNT	UPB	%	AVG UPB	WAC	LTV	LTV OTERM WAM	WAM	AGE	DTI	FICO
2.001% - 3.000%	1,157	\$315,738,072.72	82.41%	272,893.75	%950.9	79.00%	360	358	7	37.81%	705
3.001% - 4.000%	180	47,988,059.28	12.53	266,600.33	6.223	77.46		357	3	37.22	_
4.001% - 5.000%	18	5,452,000.00		302,888.89	6.649	79.73	360	357	6	39.74	715
5.001% - 6.000%	10	2,955,700.00		295,570.00	5.489	79.92		357	6	36.11	Ī
6.001% - 7.000%	33	9,350,237.46		283,340.53	6.458	80.28	360	358	7	39.21	Ī
7.001% - 8.000%	æ	1,636,325.82	Ī	204,540.73	7.252	80.00	360	357	3	40.07	
Total:	1,406	\$383,120,395.29	100.00%	272,489.61	%960'9	78.86%	360	358	2	37.80%	704
Minimum: 2.250%											
Maximum: 7.950%											
Weighted Average: 2.800%											

Maximum Rate	COUNT	UPB	%	AVG UPB	WAC	LTV	LTV OTERM WAM	WAM	AGE	DTI	FICO
9.001% - 10.000%	13	\$4,856,400.00	_	373,569.23	4.966%	77.42%		358	7	38.00%	751
10.001% - 11.000%	302	80,704,115.92		267,232.17	5.629	79.12		358	71	37.18	716
11.001% - 12.000%	669	188,672,149.88		269,917.24	6.001	78.83		358	7	37.83	705
12.001% - 13.000%	342	96,173,252.43	25.10	281,208.34	6.542	78.84	360	357	ĸ,	38.51	691
13.001% - 14.000%	45	11,721,997.92		260,488.84	7.555	78.17		357	3	36.01	692
14.001% - 15.000%	4	853,771.14		213,442.78	7.267	80.00		357	3	39.12	653
18.001% - 19.000%	-	138,708.00		138,708.00	6.750	80.00		355	S	39.57	764
Total:	1,406	\$383,120,395.29	100.00%	272,489.61	%960'9	78.86%	360	358	7	37.80%	704
Minimum: 9.750%											
Maximum: 18.500%											
Weighted Average: 11.670%											

Next Rate Reset Date	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
2005-10-01	4	\$1,278,661.00	0.33%	319,665.25	4.991%	78.31%	360	355	¥0	35.20%	722
2005-11-01	16	4,984,932.47	1.30	311,558.28	5.690	74.42	360	326	4	37.08	718
2005-12-01	20	6,472,491.00	1.69	323,624.55	6.064	79.05	360	357	æ	35.06	712
2006-01-01	ĸ	1,428,304.00	0.37	285,660.80	5.450	78.95	360	358	7	34.83	687
2006-02-01	-	447,200.00	0.12	447,200.00	5.250	80.00	360	329	-	31.31	733
2007-04-01	4	1,268,720.00	0.33	317,180.00	6.557	80.00	360	355	S)	53.53	707
2007-05-01	9	10,485,590.13	2.74	262,139.75	6.225	77.57	360	326	4	39.52	069
2007-06-01	200	55,625,603.42	14.52	278,128.02	6.091	79.10	360	357	m	37.96	692
2007-07-01	194	53,210,838.31	13.89	274,282.67	6.009	79.16	360	358	7	38.82	694
2007-08-01	116	34,062,551.00	8.89	293,642.68	6.052	79.74	360	329	-	38.99	697
2008-04-01	6	672,135.00	0.18	224,045.00	6.671	79.95	360	355	ĸ	58.24	740
2008-05-01	20	6,684,027.66	1.74	334,201.38	6.130	79.50	360	326	4	40.56	719
2008-06-01	35	11,457,791.40	2.99	327,365.47	6.312	79.23	360	357	3	38.63	208
2008-07-01	25	5,462,225.00	1.43	218,489.00	5.816	79.29	360	358	7	38.92	715
2008-08-01	12	2,661,704.00	0.69	221,808.67	5.933	19.61	360	359	-	36.05	701
2010-04-01	=======================================	1,948,827.50	0.51	177,166.14	6.355	79.87	360	355	v	42.38	169
2010-05-01	28	19,055,541.51	4.97	328,543.82	6.233	77.82	360	356	4	37.56	702
2010-06-01	240	63,724,453.99	16.63	265,518.56	6.101	79.03	360	357	3	37.71	712
2010-07-01	206	50,838,877.89	13.27	246,790.67	6.182	78.72	360	358	7	36.01	202
2010-08-01	141	31,906,376.00	8.33	226,286.35	6.185	79.25	360	329	-	37.86	707
2012-05-01	7	532,800.00	0.14	266,400.00	6.019	80.00	360	326	4	40.45	681
2012-06-01	91	6,012,200.00	1.57	375,762.50	5.710	74.52	360	357	e	36.74	730
2012-07-01	12	4,450,644.02	1.16	370,887.00	5.985	78.51	360	328	7	36.54	736
2012-08-01	=	3,643,450.00	0.95	331,222.73	5.436	78.93	360	329	-	36.23	718
2015-06-01	6	3,210,150.00	0.8 78.0	356,683.33	5.700	74.68	360	357	3	32.91	746
2015-07-01	\$	1,594,300.00	0.42	318,860.00	5.771	80.00	360	358	7	31.38	728
Total:	1,406	\$383,120,395.29 100.00%	100.00%	272,489.61	%960'9	78.86%	360	358	7	37.80%	704
Minimum: 20051001											
Maximum: 20150701											
weignted Average: 20070120											

Initial Rate Cap	COUNT	UPB	%	AVG UPB	WAC	- 1	LTV OTERM WAM AGE	WAM	AGE	DTI	DTI FICO
1.000%	45	\$14,720,788.47		327,128.63	5.777%	77.93%	360	357	3	35.61%	402
1.500%	8	746,583.67	0.19	248,861.22	6.412	80.00	360	357	33	30.06	649
2.000%	38	12,323,375.33		324,299.35	980.9	78.67	360	357	٣	37.40	705
3.000%	298	165,277,674.88		276,384.07	6.104	79.14	360	358	7	38.72	695
5.000%	627	155,560,183.71		248,102.37	6.175	79.03	360	358	7	37.19	705
%000%	95	34,491,789.23		363,071.47	5.836	77.12	360	357	3	37.28	735
Total:	1,406	\$383,120,395.29 100.00%	100.00%	272,489.61	%960.9	78.86%	360	358	7	37.80%	704
Minimum: 1.000% Maximum: 6.000% Weighted Average: 3.970%											

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Periodic Rate Cap	COUNT	UPB	%	AVG UPB WAC LTV OTERM WAM AGE DTI FICO	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
1.000% 2.000%	1,405 1	\$382,600,395.29 99.86% \$20,000.00 0.14	99.86% 0.14	272,313.45 520,000.00	6.094% 7 7.850	78.86% 80.00	360 360	358	2 2	37.80% 0.00	704 702
Total:	1,406	1,406 \$383,120,395.29 100.00%	100.00%	272,489.61 6.096%	%960'9	78.86%	360	358	2	360 358 2 37.80%	704
Minimum: 1.000% Maximum: 2.000% Weighted Average: 1.001%											

PMI	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
No MI	2,001	\$515,880,579.15	99.93%	257,811.38	6.183%	78.07%	359	357	7	37.68%	705
United Guaranty	-	386,500.00	0.07	386,500.00	5.750	86.94	360	357	3	33.55	722
Total:	2,002	\$516,267,079.15	100.00%	257,875.66	6.183%	78.08%	359	357	2	37.68%	705

Interest Only Terms	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM AGE	AGE	DTI	DTI FICO
0	285	\$55,635,245.15	10.78%	195,211.39	6.427%	76.39%	355	352		38.17%	710
24	'n	1,363,150.00	0.26	272,630.00	6.360	78.70	360	356	4	43.44	-
36	13	4,990,400.00		383,876.92	6.204	77.33	360	357	e	37.80	689
09	115	41,319,502.00		359,300.02	6.100	79.25	360	357	3	37.87	703
84	11	3,914,650.00	9.76	355,877.27	5.737	75.35	360	357	6	36.98	720
120	1,573	409,044,132.00		260,040.77	6.162	78.22	360	358	7	37.58	704
Total:	2,002	\$516,267,079.15	100.00%	257,875.66	6.183%	78.08%	359	357	7	37.68%	705

LTV/FICO Matrix								רדע				
			-09	60-65	65-70	70-75	75-80	80-85	95-90	90-95	95-100	Total
		520-539	00.0	0.00%	%00.0	0.03%	%00.0	%00.0	%00.0	0.00%	%00.0	0.03%
		580-599	0.19%		L	%00.0			% 0.03%	0.00%	0:00%	0.41%
		600-619	0.10%	%00.0	%50.0	0.04%	0.28%	0.26%	%00.0	0.04%	0.00%	0.78%
		620-639	1.91%		0.44%	0.57%	1.56%	2.56%	% 0.24%	0.23%		8.23%
		640-659	1.90%		0.62%	1.60%			% 0.24%	0.24%	0.33%	10.79%
		629-099	1.49%	0.68%	0.71%	1.03%	3% 2.13%	2.16%	% 0.37%	0.54%	0.10%	12.20%
ED	0:		2.26%	1.83%	1.21%	1.11%	2.65%	%60.9	% 0.52%		0.34%	16.26%
IXI:	OI=	700-719	2.35%			0.83%	1.85%	3.35%	% 0.25%	0.29%	0.28%	11.22%
3	_		2.60%	0.31%	1.18%	2.02%	1.72%	4.06%	%0.03%	0.24%	0.42%	12.58%
		740-759	1.55%	0.94%	0.43%	0.55%	1.60%	3.91%	% 0.24%	0.19%	0.22%	9.64%
		760-779	2.31%			0.74%	%86.0 %1	3.58%	% 0.04%	0.27%	0.23%	9.57%
		780-799	2.52%	0.41%	0.60%	0.52%	1.04%	1.63%	%00.0	0.11%	0.16%	7.01%
		800-850	0.39%	0.19%	0.10%	0.23%	3% 0.18%	0.12%	% 0.03%	0.03%		1.29%
		Total:	19.57%	7.65%	7.18%	9.26%	3% 15.49%	34.15%	1.97%	2.51%	2.22%	100.00%
		520-539	%00'0	0.00%	0.00%	%00:0	%00 ⁰ %0	0.04%	%00:0	%00'0	0.00%	0.04%
		540-559	00:00	0.00%	%90.0	%00.0	%00.0 %0	%50:0	% 0.03%			0.15%
		560-579	00:00		%00:0	0.04%	0.10%	0.03%	%00.0	%00:0		0.18%
		580-599	0.10%	0.04%	%90.0	0.04%	1% 0.13%	%95.0	% 0.27%	%69.0	0.07%	1.91%
		600-619	0.14%	%00.0	0.13%	0.12%	2% 0.23%	0.54%	% 0.42%	1.10%		2.80%
		620-639	0.22%	0.22%	0.17%	0.23%	3% 0.98%	4.23%	% 0.57%			7.86%
		640-659	0.21%	0.31%	0.38%	1.26%	3% 1.58%	5.81%	% 0.25%			10.68%
M	0:	-	0.73%	0.38%	0.27%	0.85%	1.76%	8.34%	% 0.38%		0.22%	13.61%
AA	DI3	_	0.54%		0.62%	0.93%	3% 2.43%	9.15%	%05.0		0.33%	15.24%
	_		0.39%			1.25%		7.03%	% 0.43%	0.45%	0.31%	13.27%
		720-739	0.80%	0.22%	0.32%	0.61%	1.88%	%02'9	% 0.13%			11.30%
		740-759	0.37%	%60.0	0.40%	%59.0	1.50%	9.72%	% 0.16%			9.31%
		760-779	0.53%		0.43%	0.39%	1.16%	4.62%	% 0.03%	0.19%	0.09%	7.60%
		780-799	0.15%	0:00%	0.33%	0.46%	3% 0.94%	2.50%	% 0.04%			4.72%
		800-850	0.10%			%50:0	3% 0.31%					_1
		Total:	4.28%		3.97%	%88'9	15.14%	92.98%	3.29%	6.09%	2.21%	100.00%

CLTV/FICO Matrix									CLTV (including silent seconds)	ng sil	ent second	1s)					
		99	ľ	60-65	65-70	70-75	۲	75-80 8	80-85	06-58		90-95	95-100	100-105	105-110	110+	Total
	520-539	L	%00.0	0.00%	0.00%		0.03%	0.00%	0:0	%00.0	0.00%	%00.0	0.00%	%00.0	0.00%	%00.0	0.03%
	580-599		0.19%	0.13%	0.05%		%00.0	%00.0	0.0	%00.0	0.03%	0.00%		0.00%	%00.0	0.00%	0.41%
	600-619	L	0.10%	%00.0	0.05%		0.04%	0.28%	0.2	0.23%	%00.0	0.04%	0.00%	0.03%	%00.0	%00.0	0.78%
	620-639		1.91%	0.61%	0.44%		0.48%	1.06%	1.3	1.35%	0.34%	0.59%	0.61%	0.85%	0.00%	0.00%	8.23%
	640-659		1.90%	0.88%			1.23%	1.01%	1.4	.47%	0.28%	0.87%	1.69%	1.11%	%00.0	%00.0	10.79%
	629-099	 -	1.49%	0.68%	Ĺ		0.53%	1.25%	2.3	2.31%	%69.0	1.23%	1.23%	2.11%	0.00%	%00.0	12.20%
Q3	-	-	1.96%	1.78%			0.75%	1.54%	2.4	2.43%	0.87%	1.62%	1.81%	2.54%	0.00%	0.00%	16.26%
IXI:	700-719		2.12%	1.27%			0.81%	1.30%	1.6	1.63%	%65.0	0.91%	0.79%	1.10%	%00.0	0.00%	11.22%
4	10	-	1.82%	0.83%			1.29%	0.97%	2.1	2.17%	0.38%	1.02%	0.80%	2.07%	%00.0	0.00%	12.58%
	740-759		1.55%	0.80%	0.22%		0.50%	1.17%	1.5	.58%	0.31%	0.79%	1.09%	1.63%	0.00%	0.00%	9.64%
	760-779	-	2.00%	0.43%	%86.0		0.92%	0.58%	1.9	1.90%	0.10%	0.94%	0.50%	1.23%	0.00%	0.00%	9.57%
	780-799	-	2.32%	0.35%	%09.0		0.23%	0.53%	0.4	0.49%	0.05%	0.94%	0.71%	%62.0	0.00%	0.00%	7.01%
	800-850		0.39%	0.10%	0.10%		0.23%	0.15%	0.0	0.00%	0.03%	%90'0	0.17%	0.07%	%00.0	0.00%	1.29%

100.00%	0.04%	0.15%	0.18%	1.91%	2.80%	7.86%	10.68%	13.61%	15.24%	13.27%	11.30%	9.31%	2.60%	4.72%	1.33%	%00.00
. %00.0	0.00%	%00.0	%00.0	%00.0	%00.0	%00.0	%00.0	%00.0	%00.0	%00.0	%00.0	%00.0	%00.0	%00:0	%00.0	0.00%
%00.0	%00.0	%00.0	%00.0	%00.0	%00.0	%00.0	%00.0	%00.0	%00.0	%00.0	%00.0	0.00%	%00.0	%00.0	%00.0	%00.0
13.52%	0.00%	%00.0	%00.0	0.03%	0.01%	1.80%	2.94%	4.95%	5.11%	4.20%	3.99%	3.20%	2.37%	1.01%	0.40%	30.02%
9.39%	%00.0	%00.0	0.00%	%60.0	0.15%	1.39%	1.58%	2.26%	2.55%	1.91%	1.97%	1.37%	1.38%	0.47%	0.21%	15.32%
8.99%	0.00%	%00.0	0.00%	0.63%	1.06%	1.66%	1.99%	2.26%	2.27%	1.91%	1.11%	1.20%	0.77%	%26.0	0.18%	16.00%
3.66%	0.00%	0.03%	%00:0	0.27%	0.42%	0.95%	0.79%	0.68%	0.82%	0.75%	0.23%	0.51%	0.42%	0.16%	0.10%	6.15%
15.58%	0.04%	0.05%	0.03%	0.51%	0.54%	1.09%	1.49%	1.35%	1.59%	1.80%	1.76%	1.46%	%68.0	%68.0	0.23%	13.72%
9.84%	0.00%	%00:0	0.10%	0.13%	0.22%	0.25%	0.53%	0.57%	1.12%	0.88%	0.64%	0.42%	0.61%	0.46%	0.05%	2.97%
7.04%	0.00%	0.00%	0.04%	0.04%	0.12%	0.14%	%99.0	0.23%	%99.0	0.78%	0.34%	0.53%	0.29%	0.33%	0.00%	4.16%
6.39%	0.00%	%90.0	%00.0	%90.0	0.13%	0.15%	0.26%	0.24%	0.39%	0.35%	0.29%	0.17%	0.30%	0.28%	%00.0	2.69%
7.86%	0.00%	0.00%	%00.0	0.04%	0.00%	0.22%	0.31%	0.38%	0.19%	0.40%	0.17%	%60.0	0.16%	%00.0	%90.0	2.03%
17.73%	0.00%	%00.0	%00.0	0.10%	0.14%	0.22%	0.13%	%69:0	0.54%	0.29%	0.80%	%96.0	0.40%	0.15%	0.10%	3.93%
Total:	520-539	540-559	560-579	580-599	600-619	620-639	640-659	629-099	€69-089 T	700-719	720-739	740-759	760-779	780-799	800-850	Total:
		·													_	
								MS	1∀							

		Mortgage Insurance
	521 - 540	0:00%
	541 - 560	%00:0
	561 - 580	0.00%
	581 - 600	%00:0
C	601 - 620	0.01%
))	621 - 640	0.19%
<u> </u>	641 - 660	0.43%
	661 - 680	0.64%
	681 - 700	%280
	>=< 104	2.54%
	Total:	4.67%

521 - 540 541 - 560 561 - 580 561 - 580 601 - 620 641 - 660 681 - 700 701 >=

YINDIII OOLU	•											
							DTI					
		02>	20-24.9	25-29.9	30-34.9	35-39.9	40-44.9	45-49.9	50-54.9	55-58.9	+09	TOTAL
product	fico range											
ARM	500-550	%0	%0	%0	%0	%0	%0	%0	%0	%0	%0	%0
	520-575	%0	%0	%0	%0	%0	%0	%0	%0	%0	%0	%0
	575-600	%0	%0	%0	%0	%0	1%	1%	%0	%0	%0	2%
	600-620	%0	%0	%0	%0	%0	1%	1%	%0	%0	%0	3%
	620-650	2%	%0	%0	1%	3%	4%	1%	%0	%0	%0	13%
	650-680	3%	%0	1%	2%	4%	%9	5%	%0	%0	%0	20%
	680-700	3%	%0	%0	2%	4%	4 %	1%	%0	%0	%0	15%
	700-750	%2	1%	2%	4%	2%	8%	2%	%0	%0	%0	
	750-800	3%	1%	2%	3%	4%	3%	1%	%0	%0	%0	17%
	800-900	%0	%0	%0	%0	%0	%0	%0	%0	%0	%0	1%
	Total:	19%	3%	%4	13%	21%	26%	%8	1%	1%	%0	100%

DTI/FICO matrix

500-550	%0	%0	%0	%0	%0	%0	%0	% 0	%0	%	
575-600	%0	%0	%0	%0	%0	%0	%0	%0	%0	%0	
600-620	%0	%0	%0	%0	%0	%0	%0	%0	%0	%0	
620-650	4%	1%	1%	1%	3%	3%	1%	%0	%0	%0	
650-680	2%9	%0	1%	2%	3%	3%	2%	%0	%0	%0	
680-700	2%	1%	1%	%	3%	4%	1%	1%	%0	%0	
700-750	%6	1%	2%	4%	2%	2%	2%	1%	1%	%0	
750-800	7%	1%	2%	2%	2%	3%	1%	%0	%0	%0	
800-900	%0	%0	%0	%0	%0	%0	%0	%0	%0	%0	
Total:	30%	3%	7%	11%	19%	17%	%8	3%	1%	%0	

tatistics	
al Pool S	
Genera	

	%	21.69	58.00	8.03	12.28
Documentation		Full Doc	Stated Doc	Reduced Doc	No Dac

tus	%	83.88	3.69	12.43	
Occupancy Status		Primary	Second/Vac	Non Owner	

Distribution by Property	Property
	%
One	58.56
2-4 Unit	8.22
Pud detached	24.64
Condo	8.58

	2.09	
-	-	

Repayment type

Arizona	2.03
Arkansas	0.09
California	47.28
Colorado	1.34
Connecticut	1.08
Delaware	90.0
Florida	5.95
Georgia	13.70
Hawaii	0.41
Idaho	0.01
Illinois	0.29
Indiana	0.08
lowa	0.01
Kansas	0.01
Kentucky	0.04
Maine	0.10
Maryland	0.91
Massachusetts	1.88
Michigan	96.0
Minnesota	0.23
Mississippi	0.14
Missouri	01.0
Nebraska	0.03
Nevada	2.09

	%
Arm	61.84
Fixed	38.16
i	
Borrower type	
	%
1st lien	100 00

Rate type

Summary statistics	S
Number of loans	3,995
Total principal balance	1,071,738,004.44
Average outstanding	768 269 BA

21.48	0.69	4.34	0.00	1.27	23.31	0.00	0.00	

3 Year ARM IO 25 Lib 1M/O/10YR 5 Year ARM 5 Year ARM IO

Prepay penalty 7,4	
1 year	
	9.90
2 year	23.64
3 year	30.56
other	6.87
uoue	29.03

819	ଞ୍ଚ	<u> </u>	2	<u> </u>	되	Ø.	Ξ	8		2	23	8	<u>4</u> 1	<u>تا</u>	81	.01	10		_	1
0.08	0.30	6.60	0.63	0.27	0.01	0.29	0.71	0.29	0.61	0.02	0.23	1.28	ĕ		۲	0.0	0.0			
New Hampshire	New Jersey	New York	North Carolina	Ohio	Oklahoma	Oregon	Pennsylvania	Rhode Island	South Carolina	South Dakota	Tennessee	Texas	Utah	Virginia	Washington	Wisconsin	Wyoming			

15/30 Balloon 20/30 Balloon

Largest outstanding	
balance	2,000,000.00
WA LTV	75.57
LTV >90%	2.78
WA Remaining Term (Months)	354
WA Seasoning (months)	3
WA Credit Score	701
WA Net Mortgage Rate	5.94
WA Neg Am limit	

	%	0.50%	1.00%	1.50%	2.00%		
AFC						NA or fixed rate	

	%		
Conforming		Conforming	Non conforming

-09		60-65			70-75	75-80	LTV 80-85	85-90	90-95	95-10	Total
600-619 0.00% 0.00%	%00.0	%00.0	0.00%	-	%00.0		0.26%	%00'0	0.00%	0.00%	%99'0
	0.74%	0.74%	0.08%	. ^	0.51%	1.09%	2.34%	0.43%	0.24%	0.00%	7.73%
640-659 0.87% 0.91% 1.02%	0.91%	0.91%	1.02%	_	1.68%	6 0.72%	2.86%	0.22%	0.00%	0.21%	8.48%
	0.00%	0.00%	1.42%	9	1.45%	1.62%	4.54%	0.36%	0.26%	0.00%	10.61%
669-089	2.33%	2.33%	2.07	%	1.05%	5 2.11%	4.87%	0.46%	0.47%	0.20%	16.21%
3.22% 1.89%	1.89%	1.89%	0.0	0.48%	1.29%	99.1	3.06%	0.22%	%00:0	0.20%	12.01%
720-739 3.63% 0.37%	0.37%	0.37%	1.5	1.51%	3.40%	2.24%	2.49%	0.00%	0.03%	0.00%	13.67%
1.67% 1.61%	1.61%	1.61%	0	0.45%	0.46%	1.22%	2.93%	0.26%	00.0	%00.0	8.60%
0.55%	0.55%	0.55%	1.8	1.80%	0.75%	6 0.74%	4.50%	0.00%	0.00%	%00.0	11.68%
3.51% 0.47%	0.47%	0.47%	1.0	1.08%	%89'0	1.23%	1.94%	0.00%	0.00%	%00.0	8.92%
%60.0	%60.0	%60.0	0.0	0.00%	0.51%		%00.0		0.00%	Ш	
22.61% 8.95%	8.95%	8.95%	9.6	9.91%	11.79%	13.39%	29.79%	1.95%	1.00%	0.61%	100.00%
%00:0 %00:0	%00:0	%00:0	0.0	0.00%	0:00%	%00 ^{.0}	0.04%	0.00%	0:00%	0.00%	0.04%
%00.0 %00.0	0.00%	0.00%	0.0	%90.0	%00'0	%00.0	%90.0	%60.0	%00'0	0.00%	0.15%
0.00%	0.00%	0.00%	0.0	0.00%	0.04%	0.10%	0.03%	0.00%	0.00%	0.00%	0.18%
0.10% 0.04%	0.04%	0.04%	0.0	0.06%	0.04%	0.13%	0.56%	0.27%	0.63%	%10.0	1.91%
0.14% 0.00%	0.00%	0.00%	0.1	0.13%	0.12%		0.54%	0.42%	1.10%	0.11%	2.80%
0.22%	0.22%	0.22%	0	0.17%	0.23%	0.98%	4.23%	0.57%	1.08%	0.17%	7.86%
640-659 0.21% 0.31%	0.31%	0.31%	0.3	0.38%	1.26%	1.58%	5.81%	0.25%	0.75%	0.15%	10.68%
0.73% 0.38%	0.38%	0.38%	0.2	0.27%	0.85%	1.76%	8.34%	0.38%	%89.0	0.22%	13.61%
680-699 0.54% 0.20%	0.20%	0.20%	0.6	0.62%	0.93%	2.43%	9.15%	0.50%	0.54%	0.33%	15.24%
0.39% 0.47%	0.47%	0.47%	0.8	0.80%	1.25%	2.15%	7.03%	0.43%	0.45%	0.31%	13.27%
0.22%	0.22%	0.22%	0.3	0.32%	0.61%	1.88%	%02'9	0.13%	90.36%	0.30%	11.30%
%60'0 %2'0	%60'0	%60'0	0.4	0.40%	%59'0	, 1.50%	2.72%	0.16%	0.24%	0.18%	9.31%
0.16%	0.16%	0.16%	ŏ.	0.43%	0.39%	1.16%	4.62%	0.03%	0.19%	%60.0	7.60%
0.15% 0.00%	%00.0		0	0.33%	0.46%	0.94%	2.50%	0.04%	%60'0	0.21%	4.72%
50 0.10% 0.06%	%90.0			0.01%	0.05%		%99:0				
Total: 4.28% 2.16% 3.	% 2.16%		3	3.97%	6.88%	15.14%	25.98%	3.29%	6.09%	2.21%	100.00%

CLTV/FICO Matrix							บ	CLTV (including silent seconds	ing sile	ent second	ls)					
		-09	9-09	. 02-59	70-75	12-80		80-85	85-90		90-95	95-100	100-105	105-110	110+	Total
	600-619	0.00%	%00.0	0.00%	0	%00.0	0.41%	0.2	0.26%	0.00%	0.0	0.00% 0.00%	%00.0	%00.0	0.00%	%99.0
	620-639	2.29%	0.74%	0.08%	0	0.51%	1.09%	1.4	1.43%	0.43%	0.5	0.50% 0.24%	1% 0.42%	%00.0	0.00%	7.73%
	640-659	0.87%	0.91%	0.47%	-	1.14%	1.05%	1.8	1.80%	0.22%	0.2	0.28% 1.23%	3% 0.53%	%00.0	0.00%	8.48%
	629-099	0.95%	0.00%	1.42%	0	0.79%	1.62%	2.4	2.43%	0.95%	0.8	0.89% 0.23%	1.32%	%00.0	0.00%	10.61%
	669-089	2.09%	2.33%	1.71%	0	0.72%	%06.0	2.9	2.97%	1.04%	1.6	1.63% 1.91%	%26.0%1	%00.0	%00.0	16.21%
33	0 700-719	3.02%	1.89%	0.48%	1	1.29%	1.66%	2.0	2.05%	0.72%	9.0	0.47% 0.20%	0.23%	%00.0	0.00%	12.01%
ΧIΞ	T20-739	2.24%	1.54%	1.51%	1	1.83%	1.41%	2.1	2.15%	0.50%	8.0	0.85% 0.49%	1.15%	%00 [.] 0.	0.00%	13.67%
l	740-759	1.67%	1.28%	0.22%	0	0.46%	1.46%	2.1	2.18%	0.26%	0.3	0.32% 0.50%	0.26%	%00.0	0.00%	8.60%
	760-779	2.79%	0.55%	1.80%	7	1.24%	0.74%	3.2	3.27%	%00'0	0.5	0.59% 0.00%	%69.0 %0	%00.0	0.00%	11.68%
_	780-799	3.05%	0.34%	1.19%	0	0.15%	0.92%	0.8	0.80%	0.00%	1.5	1.57% 0.54%	%96.0 %1	%00.0	%00.0	8.92%
	800-850	0.48%	%60.0	%00'0	0	0.51%	0.34%	0.0	%00.0	%00.0	0.0	0.00% %00.0	%00 '0 % (%00.0	0.00%	1.42%
	Total:	19.46%	%99.6	8.89%	8	8.64% 1	1.60%	19.3	19.34%	4.12%	7.0	7.09% 5.33%	%88.5 %8	%00'0	%00.0	100.00%
	520-539	0.00%	%00.0	0.00%	0	%00.0	0.00%	0.0	0.04%	%00.0	0.0	0.00%	%00.0	%00.0	0.00%	0.04%
	540-559	00:0	%00.0	%90'0	Ö	%00.0	0.00%	0.0	0.05%	0.03%	0.0	%00.0 %00.0	%00 .0 % (%00.0	0.00%	0.15%
	560-579	%00.0	%00.0	0.00%	0	0.04%	0.10%	0.0	0.03%	%00.0	0.0	%00.0	%00.0	0.00%	%00.0	0.18%

80.599 0.10% 0.04% 0.06% 0.04% 0.13% 0.51% 0.27%	0.14% 0.00% 0.13% 0.12% 0.22% 0.54%	20-639 0.22% 0.22% 0.15% 0.14% 0.25% 1.09% 0.95%	440-659 0.13% 0.26% 0.26% 0.66% 0.53% 1.49% 0.79% 0.79%	%69:0	0.54% 0.19% 0.39% 0.66%	719 0.29% 0.40% 0.35% 0.78% 0.88% 1.80% 0.75%	0.17% 0.29% 0.34%	0.36%	0.40% 0.16% 0.30%	0.15% 0.00% 0.28%	<u>00-850 0.10% 0.06% 0.00% 0.00% 0.05% 0.23% 0.10% 0.10% 0.00% 0.05% 0.23% 0.10</u>	1000 C 10
0.63% 0.09%	1.06% 0.15%			2.26% 2.26%	2.27% 2.55%	1.91% 1.91%	1.11% 1.97%	1.20% 1.37%	0.77% 1.38%	0.97% 0.47%	0.18% 0.21%	16 00% 15 32%
0.03%	0.01%	1.80%	2.94%		5.11%	4.20%	3.99%	3.20%	2.37%	1.01%	0.40%	70CU UE
0.00% 0.00%	0.00%			0.00% 0.00	0.00% 0.00	%00.0 %00.0		%00.0 %00.0	0.00%	%00.0	0.00%	%UU U %UU U
%	% 2.80%	% 7.86%				13.27%		% 9.31%	% 7.60%	_	1.33%	100 000

	_							_			
8	0.00%	0.00%	%00'0	%00'0	%00'0	0.12%	0.30%	0.51%	0.82%	1.93%	3.69%
ıran	o	0	õ	Ö	Ö	0	0	o.	0	1	3
Iusi											
age											
Mortgage Insurance											
ž		Щ	L		_	L					L
1	540	260	280	909	620	640	099	680	92	۱.,	
ļ		•	١.,	١.	٠,	ш.	,	•	1.	701 >=	Total:
	521	541	561	581	601	621	2	961	681	20	٤
1	ı				С))	크				
i	ŀ										

	9	%	%	%	%	%	%	%	%	%	%
<u>∘</u>	0.00%	%00'0	0.13%	0.59%	1.44%	5.719	8.16%	12.47%	12.92%	42.119	83.52%
	521 - 540	541 - 560	561 - 580	581 - 600	601 - 620	621 - 640	641 - 660	661 - 680	681 - 700	701 >=	Total:
					C))	4				

DTI/FICO matrix												
							ITO					
		02>	20-24.9	25-29.9	30-34.9	35-39.9	40-44.9	45-49.9	50-54.9	55-59.9	+09	TOTAL
product	fico range											
ARM	500-550	%0	%0	%0	%0	%0	%0	%0	%0	%0	%0	%0
	550-575	%0	%0	%0	%0	%0	%0	%0	%0	%0	%0	%0
	575-600	%0	%0	%0	%0	%0	4%	1%	%0	%0	%0	2%
	600-620	%0	%0	%0	%0	%0	1%	1%	%0	%0	%0	3%
	620-650	2%	%0	%0		3%	4%	1%	%0	%0	%0	13%
-	650-680	3%	%0	1%	2%	4%	%9 %	2%	%0	%0	%0	20%
	680-700	3%	%0	%0	7%	4%	4%	1%	%0	%0	%0	15%
	700-750	7%	1%	7%	4%	%9		2%	%0	%0	%0	78%
	750-800	3%	1%	7%		4%	3%	1%	%0	%0	%0	41%
	800-900	%0	%0	%0	%0	%0	%0	%0	%0	%0	%0	1%
	Total:	19%	3%	%/	13%	21%	6 26%	%8	%1	1%	%0	100%
Fixed	600-620	%0	%0	%0	%0	%0	%0	%0	%0	%0	%0	%1
	620-650	4%	1%	%0	%0	2%	6 2%	2%	1%	%0	%0	
	650-680	4%	%0	1%	2%	2%	9 2%	2%	1%	%0	%0	15%
	680-700	2%	1%	1%	1%	3%	3%	1%	1%	%0	%0	•

1001	1,000	40,	707	/00	40/	/00	/00	/60	/60	300
282	1%	2,8		%8	1 0	1%			800	25%
%0	%0	%0	%0	%0	%0	%0	%0	%0	%0	1%
30%	2%	7%	%6	21%	13%	% 6	3%	1%	%0	100%

General Pool Statistics

		6	o	6	Θ.
_	%	20.99	68.09	8.36	9.76
Documentation		Full Doc	Stated Doc	Reduced Doc	No Doc

Reduced Doc	8.36
No Doc	9.76
Occupancy Status	itus
	%
Primary	84.95
Second/Vac	3.70
Non Owner	11.34

Property %	58.95	7.45	24.47	9.12		
Distribution by Property	Опе	2-4 Unit	Pud detached	Condo		

Ł		
ĕ	Repayment type	Φ.
		%
2 y	2 year ARM	5.47
2	2 year ARM IO	27.24
<u> </u>	3 Year ARM	0.87
]		

%						8
	Arm	Fixed			Borrower type	
			•	,		

Mortgage purpose	
	%
Cash Out Refi	32.24
Purchase	89'09
Rate & Term Refi	80.2

ummary statistics	S
umber of loans	2,780
otal principal balance	845,156,398.45
verage outstanding slance	304,013.09
argest outstanding slance	2,000,000.00
ALTV	76.25
TV >90%	2.46
A Remaining Term fonths)	354

	2	rre 701	age Rate 5.87	
•	WA Seasoning (months)	WA Credit Score	WA Net Mortgage Rate	MA New Are limit

	%					
AFC		%05.0	1.00%	1.50%	2.00%	NA or fixed rate

Conforming Conforming Non conforming
--

Year ARM 10	5.50
S LIB 1M/IO/10YR	0.00
Year ARM	1.62
Year ARM IO	29.55
5/30 Balloon	0.00
0/30 Balloon	00:00
ixed	21.58
a	83.52
ctuarial	0.00

]
Pennsylvania	0.45
Rhode Island	0.25
South Carolina	0.43
Tennessee	0.13
Texas	0.65
Utah	0.04
Virginia	0.57
Washington	1.61

		0.05%	4%	0.87%	8.63%	2%	.8%	%6	%8%	%0.	8%	7.87%	5.46%	1.18%	%0	0.00%	%00.0	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	%00.0	%00.0	0.00%	%00.0	0.00%	0.00%	0.00%	%00.0	0.00%	
	Total		0.74%				13.48%			11.70%	10.48%				100.00%	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	95-100	0.00%	%00.0	%00'0		0.43%	0.19%	0.45%		0.75%	0.40%			%90'0	3.51%																			
	95	0.00%	%00'0	%80'0	0.23%	0.43%	%22.0	0.19%	0.52%	0.41%	0.35%	0.50%	0.20%	%90:0	3.72%																			
	96-06	0.00%	0.06%	%00.0	0.08%	0.25%	0.37%	0.56%	0.27%	0.05%	0.22%	0.08%	0.00%	0.05%	1.99%																			
	85-90	9	9	9	ق	.9	٥	9	9	.0	٥	۰	۰,	.0	٥																			
LTV	80-85	%00:0	%00.0	0.26%	2.74%	3.99%	2.66%	6.95%	3.59%	5.33%	4.70%	2.84%	1.38%	0.21%	37.65%																			
	8 08-52	0.00%	%00.0	0.18%	1.94%	2.13%	2.53%	3.09%	2.01%	1.31%	1.90%	1.16%	0.89%	%50.0	17.18%																			
	27-07	0.05%	0.00%	%200	0.61%	1.54%	0.68%	1.15%	0.46%	0.92%	0.63%	0.73%	0.39%	0.00%	7.23%																			
	02-59	0.00%	0.10%	%60:0	0.73%	0.31%	0.13%	0.52%	0.98%	0.92%	0.41%	0.37%	0.22%	0.18%	4.97%					_							_							
	9-09	%00.0	0.24%	0.00%	0.50%	%98.0	1.23%	1.43%	0.77%	0.26%	0.41%	0.28%	0.37%	0.27%	6.61%																			
		%00.0	0.34%	0.18%	1.60%	2.72%	1.92%	1.95%	1.64%	1.77%	1.46%	1.50%	1.73%	0.31%	17.12%																			
	9	520-539	580-599	500-619	620-639	640-659	629-099	669-089	700-719	720-739	740-759	6/2-09/	780-799	800-850	Total:	350-479	480-499	500-519	520-539	540-559	560-579	580-599	600-619	520-639	340-659	629-099	669-089	700-719	720-739	740-759	622-092	780-799	800-850	
				_					DI3					رس			. N	, /		<u>, /</u>		. ~./))		<u>~</u>				~		~	•
LTV/FICO Matrix								αз	ΧI	1														V	VЫ	∀								•

CLTV/FICO Matrix							ľ	CLTV (including silent seconds)	ig silent sec	onds)						
		-09	60-65	65-70	70-75	٢	75-80	80-85	85-90	90-95		95-100	100-105	105-110	110+	Total
	520-539	0.00%	%00.0	%00.0		0.05%	%00.0	%00:0		%00.0	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%
	580-599	0.34%	% 0.24%	0.10%		0.00%	%00.0	%00:0		%90.0	%00'0	%00.0	0.00%	%00.0	%00.0	0.74%
	600-619	0.18%	%00.0	%60.0		0.07%	0.18%	0.22%		%00.0	0.08%	%00:0	0.05%	0.00%	0.00%	0.87%
_	620-639	1.60%	%050%	0.73%		0.46%	1.03%	1.29%		0.27%	%99.0	0.90%	1.19%	0.00%	0.00%	8.63%
	640-659	2.72%	%98.0	0.26%		1.31%	%86.0	1.21%		0.33%	1.34%	2.06%	1.59%	0.00%	%00.0	12.65%
	629-099	1.92%	1.23%	0.05%		0.32%	%96.0	2.22%		0.49%	1.51%	2.04%	2.75%	0.00%	%00.0	13.48%
a ₃	669-089	1.86%	1.34%	0.36%		0.78%	2.05%	2.00%		0.73%	1.60%	1.74%	3.85%	%00.0	%00.0	16.29%
XI	700-719	1.39%	%22.0	0.92%		0.41%	1.02%	1.29%		0.48%	1.25%	1.26%	1.80%	0.00%	%00.0	10.58%
i	720-739	1.48%	% 0.26%	1.03%		0.86%	0.61%	2.19%		0.28%	1.15%	1.05%	2.80%	0.00%	%00'0	11.70%
_	740-759	1.46%	6 0.41%	0.23%		0.54%	0.93%	1.09%		0.35%	1.18%	1.56%	2.73%	%00.0	%00.0	10.48%

7.87%	5.46%	1.18%	100.00%	%00.0	0.00%	0.00%	0.00%	0.00%	0.00%	%00.0	%00.0	0.00%	0.00%	0.00%	%00.0	%00.0	0.00%	%00.0	%00.0	%00'0	0.00%	0.00%
%00.0	%00.0	%00.0	0.00%																			
0.00%	%00.0	%00.0	%00:0																			
1.67%	1.13%	0.13%	19.67%																	-		
0.91%	0.85%	0.31%	12.66%					-														
1.21%	0.43%	0.11%	10.52%																			
0.17%	%60.0	0.05%	3.30%																			
0.80%	0.24%	%00.0	12.55%																			
0.45%	0.22%	%00.0	8.42%				!															
%59.0	0.29%	%00'0	5.74%																			
0.31%	0.12%	0.18%	4.37%																-			
0.33%	0.37%		6.40%							_												
1.36%	1.73%	0.31%	16.35%																			
622-092	780-799	800-850	Total:	350-479	480-499	500-519	520-539	540-559	560-579	580-599	600-619	620-639	<u>C</u> 640-659		680-689	700-719	720-739	740-759	760-779	780-799	800-850	Total
_	_					_				_			יצו				-					

Mortgage Insurance	%00'0	%00'0	%00'0	0.04%	0.45%	0.88%	1.13%	1.03%	4.81%	8.33%
	521 - 540	561 - 580	581 - 600	601 - 620	621 - 640	641 - 660	661 - 680	681 - 700	701 >=	Total:
i					00	FIG				

521 - 540 561 - 580 561 - 580 601 - 600 621 - 640 661 - 660 681 - 700 701 - 8

	TOTAL		%0	%0	%0	%0	%0	%0
	60+ TOTAL							
	55-59.9							
	50-54.9							
	45-49.9							
DTI	40-44.9							-
	35-39.9							
	25-29.9 30-34.9							
	25-29.8							
	20-24.9							
	420							
<u></u>		fico range	300-500	500-550	529-575	575-600	600-620	620-650
		ıct						

DTI/FICO matrix

%0	%0	%0	%0		%0	%0 %0	0% 1%		0% 15%					0%	100%
							0	0		0					0
						%0	%0	%0	%0	%0	%0	4%	%0	%0	1%
						%0	%0	%0	%0	%0	%0	1%	%0	%0	2%
						%0	%0	%0	1%	7%	1%	2%	1%	%0	8%
						%0	%0	%0	4%	4%	4%	%9	3%	%0	21%
					i	%0	%0	%0	3%	4%	3%	4%	3%	%0	17%
						%0	%0	%0	1%	5%	1%	2%	2%	%0	12%
					L	%0	%0	%0	1%	1%	4%	2%	2%	%0	%9
						%0	%0	%0	%0	1%	%0	%0	%0	%0	7%
						%0	%0	%0	2%	%9	2%	%8	%9	%0	30%
650-680	680-700	700-750	750-800	800-900	Total	500-550	575-600	600-620	620-650	650-680	680-700	700-750	750-800	006-008	Total:
						Fixed									

	١	

	%	24.28	47.25	6.81	21.65	
Documentation		Full Doc	Stated Doc	Reduced Doc	No Doc	

%	%
Primary	79.87
Second/Vac	3.64
Non Owner	16.49

Arizona
Arkansas
California
Colorado
Connecticut
Connecticut
Florida
Georgia
Hawaii
Illinois

Distribution by Property	Property
	%
One	57.10
2-4 Unit	11.08
Pud detached	25.28
Condo	6.54

	%
Fixed	100.00
Borrower type	
H	%
1st Lien	100.00

% Seb Out Boti	
Pach Out Boff	
COLUMN TO THE PARTY OF THE PART	40.75
Purchase	50.99
Rate & Term Refi	8.26

Summary statistics	
Summan	

		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	3
Repayment type	<u>%</u>	year ARM	2 year ARM IO	3 Year ARM	3 Year ARM IO	25 Lib 1M/IO/10YR	5 Year ARM	5 Year ARM IO	15/30 Balloon	20/30 Baltoon	Fixed	

100.00	0.00		%	10.00	9.28	45.75	96.9	28.01
Fixed	Actuarial	Prepay penalty		1 year	2 year	3 year	other	one

Number of loans	1,216
Total principal balance	226,581,605.99
Average outstanding balance	186,486.92
Largest outstanding balance	665,000.00
WALTV	73.03
%06< ∧L1	4.00
WA Remaining Term (Months)	357
WA Seasoning (months)	3
WA Credit Score	701
WA Net Mortgage Rate	6.17
WA Neg Am limit	

	%						
AFC		0.50%	1.00%	1,50%	2.00%	NA or fixed rate	

	%		
Conforming		Conforming	Non conforming

99'0	0.07	5.50	0.83	8.92	0.63	0.75	0.03	0.46	1.70	0.43	1.29	0.12	0.59	3.65	0.04	1.21	1.50	0.05	90.0				
Nevada	New Hampshire	New Jersey	New Mexico	New York	North Carolina	Ohio	Oklahoma	Oregon	Pennsylvania	Rhode Island	South Carolina	South Dakota	Tennessee	Texas	Utah	Virginia	Washington	Wisconsin	Wyoming				

Pool Summary	COUNT	UPB	%	AVG UPB	WAC	LTV	LTV OTERM WAM AGE	WAM	AGE	DTI	FICO
Conforming Non-Conforming	2,224	\$455,610,572.00 367.913.752.00	55.32% 44.68	204,860.87	6.223%	77.69%	360	357	m 14	37.62% 36.93	701
Total:	2,919	\$823,524,324.00 100.00%	100.00%	282,125.50	6.157%	76.46%	360	357	3	37.32%	704
AVG UPB: \$282,125.50 MIN UPB: \$40,000.00 GROSS WAC: 6.1567106911% MIN RATE: 3.875% MIN ORIG LTV: 106.10% MIN ORIG LTV: 106.10% MIN ORIG TERM: 180 MAX ORIG TERM: 180 MAX ORIG TERM: 177 MAX WAM: 177 MAX WAM: 359 % SFPUD: 84.25% % FULL/ALT: 21.72% % CASHOUT: 28.51% % LIV > 80 NO MI: 9.07% WA LTV: 76.46% WA LTV: 76.46% WA CTY: 86.33% % FICO > 679: 66.94% % FICO > 679: 66.94% % FICO : 0.00% WA FICO: 704 % FIRST LIEN: 100.00% % PREPAY PENALTY: 73.75% CALIFORNIA %: 49.76% NORTH CA %: 12.22% SOUTH CA %: 37.53% ARW%: 71.83% FIXED%: 28.17%											

Product Type	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
10/6 MONTH LIBOR -120 MONTH 10	34	\$11,477,458.00	1.39%	337,572.29	5.671%	74.44%	360	357	E.	29.38%	754
15YR FXD -120 MONTH 10	-	1,880,000.00	0.23	1,880,000.00	4.750	80.00	180	171	٣	36.94	755
2/6 MONTH LIBOR - 24 MONTH IO	œ	2,427,350.00	0.29	303,418.75	6.479	80.08	360	356	4	41.83	206
2/6 MONTH LIBOR - 60 MONTH IO	116	35,944,676.00	4.36	309,867.90	6.465	80.62	360	357	6	41.02	989
2/6 MONTH LIBOR -120 MONTH IO	683	191,848,931.00	23.30	280,891.55	6.126	79.24	360	358	7	38.60	695
30YR FXD - 60 MONTH IO	=======================================	3,783,160.00	0.46	343,923.64	6.294	80.08	360	357	3	45.29	029
30YR FXD -120 MONTH IO	804	226,343,671.00	27.48	281,521.98	6.301	72.23	360	358	7	36,38	208
3/6 MONTH LIBOR - 24 MONTH IO	-	300,667.00	0.04	300,667.00	5.875	80.00	360	355	S	36.84	741
3/6 MONTH LIBOR - 36 MONTH IO	20	7,274,650.00	0.88	363,732.50	6.319	78.30	360	357	6	39.78	684
3/6 MONTH LIBOR - 60 MONTH IO	22	6,717,954.00	0.82	305,361.55	6.382	78.67	360	357	6	36.38	189
3/6 MONTH LIBOR -120 MONTH 10	112	32,232,351.00	3.91	287,788.85	5.980	76.27	360	357	6	39.10	716
5/6 MONTH LIBOR - 36 MONTH 10	7	584,650.00	0.07	292,325.00	5.991	81.71	360	356	4	35.46	99
5/6 MONTH LIBOR - 60 MONTH 10	118	43,752,175.00	5.31	370,781.14	6.079	77.86	360	357	6	37.20	707
5/6 MONTH LIBOR -120 MONTH IO	833	205,436,290.00	24.95	246,622.20	6.152	77.63	360	358	7	36.84	710
6 MONTH LIBOR - 60 MONTH 10	10	3,130,261.00	0.38	313,026.10	5.552	71.16	360	356	4	41.52	206
6 MONTH LIBOR -120 MONTH 10	8	27,196,974.00	3.30	339,962.18	5.713	76.02	360	356	4	33.54	712
7/6 MONTH LIBOR - 84 MONTH IO	16	5,792,150.00	0.70	362,009.38	5.699	74.34	360	357	6	35.39	724
7/6 MONTH LIBOR -120 MONTH 1O	48	17,400,956.00	2.11	362,519.92	5.773	75.51	360	358	7	35.08	734
Total:	2,919	\$823,524,324.00 100.00%	100.00%	282,125.50	6.157%	76.46%	360	357	ю	37.32%	704

Original Balance	COUNT	OPB	%	AVG 0PB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
80.01 - \$50,000.00	7	\$306,274.00	0.04%	43,753.43	6.834%	52.12%	360	358	7	32.56%	724
\$50,000.01 - \$100,000.00	991	14,168,216.00	1.72	85,350.70	6.476	77.77	360	358	7	35.46	101
\$100,000.01 - \$150,000.00	252	70,364,997.00	8.54	127,472.82	6.443	78.47	360	358	7	37.03	707
\$150,000.01 - \$200,000.00	453	78,715,125.00	9.56	173,764.07	6.314	78.74	360	357	٣	36.91	702
\$200,000.01 - \$250,000.00	375	84,557,002.00	10.27	225,485.34	6.145	77.49	360	358	7	37.50	669
\$250,000.01 - \$300,000.00	340	93,650,768.00	11.37	275,443.44	6.108	77.06	360	357	8	38.23	701
\$300,000.01 - \$350,000.00	248	80,673,073.00	9.80	325,294.65	980.9	78.34	360	357	6	37.80	200
S350,000.01 - \$400,000.00	201	75,574,233.00	9.18	375,991.21	6.161	77.65	360	357	3	37.58	695
\$400,000.01 - \$450,000.00	170	72,367,660.00	8.79	425,692.12	6.051	78.79	360	357	3	39.78	101
S450,000.01 - \$500,000.00	136	64,633,097.00	7.85	475,243.36	6.142	77.35	360	357	٣	37.15	206
\$500,000.01 - \$550,000.00	19	35,053,244.00	4.26	523,182.75	6.009	77.40	360	358	4	36.85	208
\$550,000.01 - \$600,000.00	45	25,837,186.00	3.14	574,159.69	6.092	76.84	360	358	7	39.09	402
\$600,000.01 - \$650,000.00	92	44,374,210.00	5.39	633,917.29	6.147	73.39	360	358	7	34.78	206
\$650,000.01 - \$700,000.00	16	10,781,150.00	1.31	673,821.88	5.887	72.68	360	358	7	38.52	693
\$700,000.01 - \$750,000.00	11	12,426,400.00	1.51	730,964.71	6.041	73.06	360	357	ĸ	35.36	732
\$750,000.01 - \$800,000.00	9	4,631,850.00	0.56	771,975.00	6.208	73.96	360	358	7	36.17	724
\$800,000.01 - \$850,000.00	7	5,820,500.00	0.71	831,500.00	5.854	69.91	360	357	6	29.57	721
\$850,000.01 - \$900,000.00	6	7,891,000.00	96.0	876,777.78	6.083	73.77	360	357	6	35.31	416
\$900,000.01 - \$950,000.00	9	5,602,700.00	89.0	933,783.33	6.249	75.80	360	357	m	39.89	889
\$950,000.01 - \$1,000,000.00	11	10,907,989.00	1.32	991,635.36	6.512	63.91	360	357	٣	38.03	714
\$1,000,000.01 >=	17	25,187,650.00	3.06	1,481,626.47	5.823	57.32	347	344	2	31.50	726
Total:	2,919	\$823,524,324.00 100.00%	100.00%	282,125.50	6.157%	76.46%	360	357	3	37.32%	704
Minimum: \$40,000.00											
Maximum: \$2,000,000.00											

The information herein has been provided solely by URS Investment Bank Neither the issue of sertificates nor any of its affiliates makes any representation as to the accuracy or completeness of the information herein. The information contained herein will be superseded by the description of the mortgage loans contained and/or incorporated by reference in the Prospectus Supplement relating to the Certificates and superseder all information contained in any collateral term stees relating to the mortgage pool previously provided by URS Investment Bank.

Unpaid Balance	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
\$0.01 - \$50,000.00	7	\$306,274.00	0.04%	43,753.43	6.834%	52.12%	360	358	7	32.56%	724
\$50,000.01 - \$100,000.00	166	14,168,216.00	1.72	85,350.70	6.476	72.77	360	358	7	35.46	701
\$100,000.01 - \$150,000.00	552	70,364,997.00	8.54	127,472.82	6.443	78.47	360	358	7	37.03	707
\$150,000.01 - \$200,000.00	453	78,715,125.00	9.56	173,764.07	6.314	78.74	360	357	9	36.91	702
\$200,000.01 - \$250,000.00	375	84,557,002.00	10.27	225,485.34	6.145	77.49	360	358	7	37.50	669
\$250,000.01 - \$300,000.00	340	93,650,768.00	11.37	275,443.44	6.108	77.06	360	357	ю	38.73	701
\$300,000.01 - \$350,000.00	248	80,673,073.00	9.80	325,294.65	980.9	78.34	360	357	*	37.80	700
\$350,000.01 - \$400,000.00	201	75,574,233.00	9.18	375,991.21	6.161	77.65	360	357	3	37.58	695
\$400,000.01 - \$450,000.00	170	72,367,660.00	8.79	425,692.12	6.051	78.79	360	357	m	39.78	107
\$450,000.01 - \$500,000.00	136	64,633,097.00	7.85	475,243.36	6.142	77.35	360	357	٣	37.15	706
\$500,000.01 - \$550,000.00	19	35,053,244.00	4.26	523,182.75	6.009	77.40	360	358	7	36.85	208
\$550,000,01 - \$600,000,00	45	25,837,186.00	3.14	574,159.69	6.092	76.84	360	358	7	39.09	709
\$600,000.01 - \$650,000.00	92	44,374,210.00	5.39	633,917.29	6.147	73.39	360	358	7	34.78	706
\$650,000.01 - \$700,000.00	91	10,781,150.00	1.31	673,821.88	5.887	72.68	360	358	7	38.52	693
\$700,000.01 - \$750,000.00	11	12,426,400.00	1.51	730,964.71	6.041	73.06	360	357	6	35.36	732
\$750,000.01 - \$800,000.00	9	4,631,850.00	0.56	771,975.00	6.208	73.96	360	358	7	36.17	724
\$800,000.01 - \$850,000.00	7	5,820,500.00	0.71	831,500.00	5.854	69.91	360	357	3	29.57	121
\$850,000.01 - \$900,000.00	6	7,891,000.00	96.0	876,777.78	6.083	73.77	360	357	en.	35.31	719
\$900,000.01 - \$950,000.00	9	5,602,700.00	89.0	933,783.33	6.249	75.80	360	357	e	39.89	889
\$950,000.01 - \$1,000,000.00	H	10,907,989.00	1.32	991,635.36	6.512	63.91	360	357	ĸ	38.03	714
\$1,000,000.01 >=	11	25,187,650.00	3.06	1,481,626.47	5.823	57.32	347	344	7	31.50	726
Total:	2,919	\$823,524,324.00 100.00%	100.00%	282,125.50	6.157%	76.46%	360	357	6	37.32%	704
Minimum: \$40,000.00											
Maximum: \$2,000,000.00											

Gross Rate	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
3.501% - 4.000%	1	\$274,899.00	0.03%	274,899.00	3.875%	80.00%	360	355	₩.	29.97%	707
4.001% - 4.500%	90	2,269,585.00	0.28	283,698.13	4.418	74.54	360	356	4	29.26	726
4.501% - 5.000%	83	33,331,435.00	4.05	401,583.55	4.911	71.96	350	347	3	34.62	734
5.001% - 5.500%	319	97,909,307.00	11.89	306,925.73	5.363	73.94	360	358	7	35.22	724
2.501% - 6.000%	848	266,670,574.00	32.38	314,470.02	5.841	74.82	360	357	e	37.31	712
6.001% - 6.500%	881	235,384,288.00	28.58	267,178.53	6.321	77.21	360	357	3	38.10	697
6.501% - 7.000%	490	119,527,818.00	14.51	243,934.32	6.789	79.34	360	357	6	38.42	683
7.001% - 7.500%	186	43,962,553.00	5.34	236,357.81	7.289	19.61	360	358	7	36.97	688
7.501% - 8.000%	73	17,771,994.00	2.16	243,451.97	7.774	83.84	360	357	٣	39.85	674
8.001% - 8.500%	23	4,655,071.00	0.57	202,394.39	8.284	82.78	360	358	7	33.40	675
8.501% - 9.000%	4	1,094,600.00	0.13	273,650.00	8.689	80.37	360	358	7	46.30	667
9.001% - 9.500%	7	272,200.00	0.03	136,100.00	9.293	98.05	360	357	33	47.92	618
9.501% - 10.000%	1	400,000.00	0.05	400,000.00	9.875	94.12	360	359	-	45.16	609
Total:	2,919	\$823,524,324.00 100.00%	100.00%	282,125.50	6.157%	76.46%	360	357		37.32%	704
Minimum: 3.875%											
Maximum: 9.875%											

Original Term to Maturity	COUNT	UPB	%	AVG UPB	WAC	LTV	LTV OTERM WAM AGE	WAM	AGE	DTI	FICO
180	-	\$1,880,000.00	0.23%	1,880,000.00	4.750%		180	171	8	36.94%	755
360	2,918	821,644,324.00	77.66	281,577.90	6.160	76.45	360	357	3	37.32	703
Total:	2,919	\$823,524,324.00 100.00%	100.00%	282,125.50	6.157%	76.46%	360	357 3	3	37.32%	704
Minimum: 180											
Maximum: 360											

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Remaining Term to Stated Maturity	COUNT	UPB	UPB %	AVG UPB	WAC	LTV	WAC LTV OTERM WAM AGE	WAM	AGE	DTI FIC	FICO
121 - 180	1	\$1,880,000.00	0.23%	1,880,000.00	4.750%		180	177	e	36.94%	755
301 - 360	2,918	821,644,324.00	26.77	281,577.90	6.160	76.45	360	357	3	37.32	703
Total:	2,919	\$823,524,324.00 100.00%	100.00%	282,125.50	6.157%	76.46%	360	357	357 3	37.32%	704
Minimum: 177											
Maximum: 359											

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Seasoning	COUNT	UPB	%	AVG UPB	WAC	LTV	LTV OTERM WAM AGE	WAM	AGE	DTI	FICO
-	584	\$163,838,812.00		280,545.91	6.106%	76.46%	360	359	-	36.88%	705
2	867	240,784,662.00		277,721.64	6.188	99.92	360	358	7	37.13	702
3	1,015	290,067,512.00		285,780.80	6.142	76.39	359	356	3	37.12	704
4	345	99,931,183.00	12.13	289,655.60	6.292	75.90	360	356	4	39.02	701
v.	104	28,052,955.00		269,739.95	5.873	77.46	360	355	S	38.27	210
9	4	849,200.00		212,300.00	5.348	79.23	360	354	9	30.85	703
Total:	2,919	\$823,524,324.00 100.00%	100.00%	282,125.50	6.157%	76.46%	360	357	3	3 37.32%	704
Minimum: 1 Maximum: 6											
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DTI	COUNT	UPB	%	AVG UPB	WAC	Lī	OTERM	WAM	AGE	DTI	FICO
%000°0 =>	532	\$154,828,470.00	18.80%	291,030.96	6.277%	71.77%	360	357		0.00%	704
1.001% - 6.000%	8	1,046,365.00	0.13	348,788.33	5.901	79.52	360	357	e	4.30	752
6.001% - 11.000%	=======================================	2,333,006.00	0.28	212,091.45	6.527	79.52	360	357	€	8.37	742
11.001% - 16.000%	25	6,961,504.00	0.85	278,460.16	5.884	69.43	360	357	3	13.96	717
16.001% - 21.000%	19	20,216,909.00	2.45	301,744.91	6.047	68.89	360	358	7	18.93	720
21,001% - 26.000%	66	28,318,776.00	3.44	286,048.24	5.948	77.61	360	357	3	23.77	127
26.001% - 31.000%	231	66,415,138.00	8.06	287,511.42	5.970	75.04	360	358	7	28.70	711
31,001% - 36.000%	447	119,180,263.00	14.47	266,622.51	6.121	76.90	360	358	7	33.77	708
36.001% - 41.000%	999	186,781,700.00	22.68	280,874.74	6.132	78.61	358	356	7	38.53	700
41.001% - 46.000%	640	181,240,489.00	22.01	283,188.26	6.156	79.45	360	358	7	43.36	269
46.001% - 51.000%	157	44,119,824.00	5.36	281,017.99	6.419	78.91	360	357	e	48.09	289
51.001% - 56.000%	25	7,449,160.00	0.90	297,966.40	6.160	77.75	360	357	3	53.28	703
56.001% - 61.000%	14	3,710,220.00	0.45	265,015.71	6.345	78.16	360	356	4	58.05	869
61,001% - 66,000%	7	789,600.00	0.10	394,800.00	6.196	80.00	360	358	7	63.30	704
66.001% - 71.000%	-	132,900.00	0.02	132,900.00	6.125	69.98	360	326	4	66.62	703
Total:	2,919	\$823,524,324.00 100.00%	100.00%	282,125.50	6.157%	76.46%	360	357	8	37.32%	704
Minimum: 0.00%											
Maximum: 66.62%											_
WADTI: 37.32%											

FICO Scores	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
580 - 589	13	\$3,047,850.00	0.37%	234,450.00	6.841%	81.46%	360	357	6	38.91%	583
590 - 599	7	2,226,000.00	0.27	318,000.00	6.967	82.89	360	358	7	39.12	595
609 - 009	22	8,861,300.00	1.08	354,452.00	6.808	82.33	360	358	7	41.09	909
610 - 619	12	3,650,500.00	0. 44.	304,208.33	6,436	83.95	360	357	m	39.05	614
620 - 629	96	23,644,454.00	2.87	262,716.16	6.570	78.42	360	358	7	38.78	625
630 - 639	129	32,086,911.00	3.90	248,735.74	6.612	77.62	360	358	7	38.72	634
640 - 649	149	38,102,496.00	4.63	255,721.45	6.405	76.65	360	357	6	39.46	645
650 - 659	175	47,728,479.00	5.80	272,734.17	6.347	76.93	360	357	6	38.96	959
699 - 099	961	54,589,858.00	6.63	278,519.68	6.347	77.73	360	358	7	38.92	999
610 - 679	204	58,331,610.00	7.08	285,939.26	6.253	99.92	360	357	e	37.88	675
689 - 089	276	79,658,503.00	6.67	288,617.76	6.153	77.48	360	357	3	38.70	684
669 - 069	199	55,134,913.00	69.9	277,059.86	6.235	75.68	360	358	7	35.82	695
700 - 709	195	56,217,671.00	6.83	288,295.75	90.9	77.39	360	357	9	37.40	704
710 - 719	164	51,598,773.00	6.27	314,626.66	6.091	74.20	360	357	6	37.83	714
720 - 729	189	55,814,003.00	6.78	295,312.19	5.961	74.99	360	358	7	35.91	724
730 - 739	163	47,298,217.00	5.74	290,173.11	5.953	76.58	360	358	7	37.18	735
740 - 749	169	41,670,526.00	5.06	246,571.16	6.004	77.25	360	358	7	36.49	744
750 - 759	141	39,683,418.00	4.82	281,442.68	5.955	75.87	351	349	7	37.22	755
160 - 769	128	39,893,842.00	4.84	311,670.64	5.948	73.53	360	357	e	35.09	765
770 - 779	111	29,977,703.00	3.64	270,069.40	5.877	75.98	360	358	7	36.74	774
780 - 789	36	27,520,587.00	3.34	305,784.30	5.907	74.38	360	328	7	31.30	784
790 - 799	55	16,278,350.00	1.98	295,970.00	5.970	76.53	360	357	3	35.24	793
800 - 809	29	7,267,772.00	0.88	250,612.83	5.780	73.06	360	358	7	32.81	802
810-819	10	3,240,588.00	0.39	324,058.80	6.032	77.30	360	357	₩	37.69	814
Total:	2,919	\$823,524,324.00 100.00%	100.00%	282,125.50	6.157%	76.46%	360	357	3	37.32%	704
Minimum FICO: 580											
Maximum FICO: 816											
WA FICO: 704											

Loan to Value Ratio	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
10.01% - 15.00%	7	\$425,000.00	0.05%	212,500.00	6.390%	11.04%	360	356	4	0.00%	771
15.01% - 20.00%	9	1,679,500.00	0.20	279,916.67	6.819	16.46	360	357	e	19.73	657
20.01% - 25.00%	4	654,000.00	0.08	163,500.00	6.071	23.01	360	358	7	16.31	728
25.01% - 30.00%	4	917,400.00	0.11	229,350.00	5.133	27.10	360	358	7	0.00	738
30.01% - 35.00%	•	2,257,673.00	0.27	282,209.13	5.989	32.51	360	358	7	38.01	200
35.01% - 40.00%	15	5,168,900.00	69.0	344,593.33	5.630	37.77	360	358	7	26.83	727
40.01% - 45.00%	23	7,569,590.00	0.92	329,112.61	5.891	42.72	360	358	7	27.69	702
45.01% - 50.00%	22	8,608,550.00	1.05	344,342.00	5.871	47.85	360	357	۳,	30.77	731
50.01% - 55.00%	4	18,105,188.00	2.20	411,481.55	5.877	52.55	360	358	7	34.41	724
55.01% - 60.00%	28	21,715,250.00	2.64	374,400.86	5.793	58.18	360	358	7	33,47	402
60.01% - 65.00%	109	40,124,414.00	4.87	368,113.89	5.850	64.06	360	357	3	32,23	208
65.01% - 70.00%	188	52,646,981.00	6.39	280,037.13	6.146	69.25	360	357	*	37.11	703
70.01% - 75.00%	170	51,597,597.00	6.27	303,515.28	6.220	73.68	360	357	9	36.58	711
75.01% - 80.00%	1,958	537,391,461.00	65.26	274,459.38	6.131	79.80	329	357	€	37.74	704
80.01% - 85.00%	39	12,164,805.00	1.48	311,918.08	6.411	84.28	360	358	7	39.46	652
85.01% - 90.00%	156	39,312,558.00	4.77	252,003.58	6.742	89.59	360	358	7	41.07	1/9
90.01% - 95.00%	84	17,249,875.00	2.09	205,355.65	7.083	94.91	360	358	7	37.41	702
95.01% - 100.00%	26	5,935,582.00	0.72	228,291.62	6.431	99.83	360	358	2	38.90	726
Total:	2,919	\$823,524,324.00	100.00%	282,125.50	6.157%	76.46%	360	357	3	37.32%	704
Minimum: 10.61											
Maximum: 100.00	i		İ								

Combined Loan To Value Ratio	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
10.01% - 15.00%	2	\$425,000.00	0.05%	212,500.00	6.390%	11.04%	360	356	4	0.00%	171
15.01% - 20.00%	9	1,679,500.00	0.20	279,916.67	6.819	16.46	360	357	3	19.73	657
20.01% - 25.00%	3	449,000.00	0.05	149,666.67	6.103	23.11	360	358	7	16.31	727
25.01% - 30.00%	3	364,400.00	0.04	121,466.67	4.956	27.29	360	357	•	0.00	727
30.01% - 35.00%	6	2,462,673.00	0.30	273,630.33	5.990	31.70	360	357	æ	38.01	703
35.01% - 40.00%	13	3,772,900.00	0.46	290,223.08	5.812	36.79	360	358	7	21.73	721
40.01% - 45.00%	23	7,569,590.00	0.92	329,112.61	5.891	42.72	360	358	7	27.69	702
45.01% - 50.00%	24	8,028,550.00	0.97	334,522.92	5.861	47.27	360	357	6	33.57	728
50.01% - 55.00%	41	16,344,490.00	1.98	398,646.10	5.871	57.65	360	358	7	34.72	727
55.01% - 60.00%	48	17,844,200.00	2.17	371,754.17	5.735	58.24	360	358	7	33.36	710
60.01% - 65.00%	76	38,466,800.00	4.67	396,564.95	5.790	62.78	360	357	m	31.91	707
65.01% - 70.00%	93	30,140,551.00	3.66	324,091.95	5.977	69.11	360	357		36,92	709
70.01% - 75.00%	101	33,867,792.00	4.11	335,324.67	6.073	72.44	360	357	က	37.99	710
75.01% - 80.00%	460	140,279,374.00	17.03	304,955.16	6.110	78.76	358	355		37.07	208
80.01% - 85.00%	65	24,921,440.00	3.03	383,406.77	6.217	79.27	360	357	9	37.96	8/9
85.01% - 90.00%	379	109,810,261.00	13.33	289,736.84	6.437	81.89	360	358	7	38.04	694
90.01% - 95.00%	489	118,393,688.00	14.38	242,113.88	6.440	80.97	360	358	7	36,63	702
95.01% - 100.00%	1,063	268,704,115.00	32.63	252,779.04	6.085	80.17	360	358	2	38.52	704
Total:	2,919	\$823,524,324.00 100.00%	100.00%	282,125.50	6.157%	76.46%	360	357	3	37.32%	704
Minimum: 10.61											
MAXIMUM: 100,00											

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Geographic Concentration	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
California	1,106	\$409,759,190.00	49.76%	370,487.51	\$.980%	74.76%	360	357	6	38.02%	704
Georgia	629	128,700,179.00	15.63	195,296.17	6.005	79.28	360	358	7	35.01	91/
Florida	257	53,873,683.00	6.54	209,625.23	6.648	79.99	360	358	7	36.20	707
New Jersey	151	49,104,615.00	5.96	325,196.13	6.473	77.83	353	351	7	37.91	692
New York	102	37,694,910.00	4.58	369,557.94	6.484	74.39	360	358	7	39.06	687
Nevada	83	20,485,478.00	2.49	246,812.99	6.142	77.95	360	357	3	38.04	705
Arizona	£	16,786,310.00	2.04	212,484.94	6.414	79.87	360	357	3	36.24	669
Washington	19	14,775,159.00	1.79	242,215.72	6.098	79.61	360	358	7	36.23	694
Colorado	23	13,838,570.00	1.68	266,126.35	6.533	77.46	360	357	9	38.03	704
Massachusetts	33	12,073,570.00	1.47	365,865.76	6.484	72.96	360	358	7	37.93	111
Michigan	37	7,620,987.00	0.93	205,972.62	6.580	79.05	360	357		41.79	701
Texas	4	6,132,558.00	0.74	153,313.95	9.600	78.17	360	357	3	39.47	692
Connecticut	20	6,131,310.00	0.74	306,565.50	6.223	67.33	360	358	7	34.77	693
Maryland	22	5,892,369.00	0.72	267,834.95	8.678	79.28	360	358	7	40.01	673
Virginia	22	5,784,863.00	0.70	262,948.32	6.379	79.10	360	357	3	35.66	269
South Carolina	76	5,482,486.00	19.0	210,864.85	6.610	67.93	360	357	9	28.86	704
North Carolina	25	4,899,610.00	0.59	195,984.40	6.527	76.80	360	357	€	37.33	684
Hawaii	91	3,283,400.00	0.40	328,340.00	6.176	79.43	360	357	•	35.50	707
Pennsylvania	16	2,899,360.00	0.35	181,210.00	6.573	78.91	360	358	7	39.16	969
Oregon	13	1,918,184.00	0.23	147,552.62	6.893	83.50	360	358	7	40.77	687
Illinois	6	1,908,021.00	0.23	212,002.33	7.214	81.42	360	358	7	39.66	727
New Mexico	13	1,764,462.00	0.21	135,727.85	6.503	79.98	360	357	€.	37.26	602
Minnesota	6	1,740,650.00	0.21	193,405.56	6.778	79.52	360	386	4	39.54	69
Rhode Island	9	1,689,900.00	0.21	281,650.00	6.695	82.22	360	358	7	40.34	648
Ohio	13	1,469,150.00	0.18	113,011.54	9.99	18.61	360	358	7	35.26	684
Tennessee	7	1,350,900.00	0.16	192,985.71	6.098	79.36	360	357	e	31.36	731
Mississippi	10	1,099,150.00	0.13	109,915.00	6.490	74.76	360	358	7	36.67	7117
Alabama	9	1,068,720.00	0.13	178,120.00	6.537	80.00	360	358	7	36.41	292
Maine	S	840,850.00	0.10	168,170.00	6.567	85.73	360	358	7	41.90	731
Indiana	4	559,725.00	0.07	139,931.25	6.879	86.73	360	357	3	43.33	999
Arkansas	7	518,320.00	90.0	259,160.00	5.932	74.13	360	355	S	47.64	703
Utah	4	395,550.00	0.05	98,887.50	6.567	69.70	360	358	7	27.69	692
Nebraska	60	318,100.00	0.04	106,033.33	6.359	76.79	360	326	4	41.20	727
Kentucky	3	293,550.00	0.04	97,850.00	699.9	75.87	360	358	7	46.11	669
South Dakota	7	265,475.00	0.03	132,737.50	6.427	78.27	360	326	4	42.29	697
Missouri	7	218,000.00	0.03	109,000.00	6.638	79.42	360	357		43.28	929
New Hampshire	-	205,200.00	0.02	205,200.00	6.750	90.00	360	358	7	33.83	663
Delaware	-	175,610.00	0.02	175,610.00	6.750	78.78	360	329	-	40.26	949
Wyoming	1	143,100.00	0.02	143,100.00	6.500	89.44	360	356	4	0.00	679
Iowa	-	117,600.00	0.01	117,600.00	6.500	80.00	360	326	4	43.66	126
Kansas	1	91,200.00	10.0	91,200.00	6.625	80.00	360	356	4	0.00	629
Idaho	-	87,350.00	0.01	87,350.00	6.375	86.69	360	358	7	38.48	755
Oklahoma	1	66,950.00	0.01	66,950.00	7.500	94.96	360	357	6	41.86	273
Total:	2,919	\$823,524,324.00 100.00%	100.00%	282,125.50	6.157%	76.46%	360	357	m	37.32%	704
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North-South CA	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
North CA	257	\$100,661,992.00	12.22%	391,680.90	\$.990%	•	360	357	60	37.21%	
South CA	849	309,097,198.00	37.53	364,072.08	5.976		360	357	3	38.27	702
States Not CA	1,813	413,765,134.00	50.24	228,221.25	6.332	78.15	359	357	2	36.63	Į
Total:	2,919	\$823,524,324.00	100.00%	282,125.50	6.157%	76.46%	360	357	6	37.32%	704

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Zip Code Concemtration	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	EE	FIC0
30349	39	\$6,470,268.00	0.79%	165,904.31	6.067%	81.57%	360	358	7	37.42%	
30319	12	4,618,056.00	9.56	384,838.00	5.391	75.79	360	358	7	30.69	733
30213	72	4,159,149.00	0.51	154,042.56	6.067	78.95	360	358	7	34.83	Ť
92336	12	4,003,100.00	0.49	333,591.67	5.810	80.00	360	357	3	38.03	694
92562	6	3,858,900.00	0.47	428,766.67	5.986	79.03	360	358	7	40.53	_
Other	2,820	800,414,851.00	61.76	283,835.05	6.165	76.38	360	357	3	37.36	
Total:	2,919	\$823,524,324.00	100.00%	282,125.50	6.157%	76.46%	360	357	3	37.32%	704

Loan Purpose	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
Purchase	2,042	\$528,834,578.00	64.22%	258,978.74	6.172%	79.31%	359	357	3	37.76%	709
Refinance - Cashout	169	234,815,918.00	28.51	339,820.43	6.203	71.06	360	358	7	37.06	889
Refinance - Rate Term	186	59,873,828.00		321,902.30	5.839	72.55	360	357	3	34.41	İ
Total:	2,919	\$823,524,324.00	100.00%	282,125.50	6.157%	76.46%	360	357	ю 61	37.32%	704

Document Type	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM A	AGE	ELO	FICO
Stated Income Full Asset	1,171	\$341,570,019.00	41.48%	291,690.88	6.124%	77.19%	359	356	æ	37.33%	
Full Documentation	693	178,888,752.00	21.72	258,136.73	5.955	78.29	360	358	7	36.72	
Stated Documentation	524	148,677,083.00	18.05	283,734.89	6.349	77.50	360	358	7	38.01	989
No Income No Asset	302	82,038,721.00	96.6	271,651.39	6.245	69.15	360	357	ĸ	0.00	
No Ratio	229	72,349,749.00	8.79	315,937.77	6.313	74.69	360	357	6	0.00	- 1
Total:	2,919	\$823,524,324.00	100.00%	282,125.50	6.157%	76.46%	360	357	6	37.32%	704

Property Type	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
Single Family Residence	1,534	\$470,880,245.00	57.18%	306,962.35	6.112%	75.21%	359	357	7	37.52%	702
. Mun	676	222,974,272.00	27.08	240,015.36	6.201	78.66	360	358	7	37.08	
Condo	323	82,285,636.00	9.99	254,754.29	6.146	78.67	360	357	٣	36.38	711
2-4 Family	133	47,384,171.00	5.75	356,271.96	6.415	74.77	360	357	6	38.10	669
Total:	2,919	\$823,524,324.00	100.00%	282,125.50	6.157%	76.46%	360	357	3	37.32%	704

Occupancy	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
Owner Occupied	2,309	\$698,596,712.00	84.83%	302,553.79	%980.9	76.64%	360	357	7	30.38%	702
Non-Owner Occupied	471	91,732,859.00	11.14	194,761.91	6.516	74.81	360	357	Ð	30.32	717
Second Home	139	33,194,753.00	4.03	238,811.17	099'9	77.29	360	357	6	28.58	703
Total:	2,919	\$823,524,324.00	100.00%	282,125.50	6.157%	76.46%	360	357	60	30.30%	704

Lien Position	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM WAM AGE	WAM	AGE	DTI	FICO
1	2,919	\$823,524,324.00 100.00%	100.00%		6.157%	76.46%	360	357		37.32%	704
Total:	2,919	\$823,524,324.00	100.00%	282,125.50	0 6.157% 7	76.46%	360	357	100	37.32%	704

Prepayment Penalty	COUNT	UPB	%	AVG UPB	WAC		LTV OTERM	WAM	AGE	DTI	FICO
0	695	\$216,181,081.00	7	311,051.92	6.389%	76.52%	358	356	€.	38.50%	703
. •	76	10,387,890.00		399,534.23	6.005	70.72	360	357	6	35.01	729
12	205	73,085,067.00	8.87	356,512.52	6.207	74.88	360	357	6	38.03	669
24	804	220,488,255.00		274,239.12	6.101	78.65	360	357	6	37.84	969
36	954	240,981,474.00		252,601.13	6.064	74.82	360	358	7	36.53	705
09	235	62,400,557.00		265,534.29	5.871	77.70	360	358	7	34.36	729
Total:	2,919	\$823,524,324.00 100.00%	100.00%	282,125.50	6.157%	76.46%	360	357	ю	37.32%	704
wa Term: 22.647											

Prepayment Type	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM WAM	WAM	AGE	DTI	FICO
12H	771	\$62,194,251.00	7.55%	351,379.95	6.268%	75.40%	360	357	60	38.44%	695
12M	70	7,266,216.00	0.88	363,310.80	5.832	69.41	360	357	ť	36.37	721
128	∞	3,624,600.00	0.44	453,075.00	5.916	77.04	360	357	33	33.07	721
24H	551	157,779,281.00	19.16	286,350.78	6.031	79.13	360	358	1	37.96	693
24M	727	54,443,124.00	19'9	239,837.55	6.281	78.16	360	357	150	38.01	701
24S	76	8,265,850.00	1.00	317,917.31	6.252	72.72	360	357	m	34.56	721
H96	788	193,328,647.00	23.48	245,340.92	950.9	74.91	360	358	7	36.64	704
36M	127	35,149,981.00	4.27	276,771.50	6.137	75.13	360	357	6	36.62	705
36S	39	12,502,846.00	1.52	320,585.79	5.988	72.49	360	357	60	34.83	723
H09	85	16,826,791.00	2.04	197,962.25	6.226	79.37	360	358	7	36.81	703
M09	31	6,238,734.00	0.76	201,249.48	6.349	79.57	360	357	60	38.28	712
S09	119	39,335,032.00	4.78	330,546.49	5.644	76.68	360	358	7	32.94	743
Н9	17	4,188,990.00	0.51	349,082.50	6.143	69.51	360	357	6	38.54	736
W9	11	5,100,450.00	0.62	463,677.27	5.885	69.78	360	358	7	31.27	729
S	8	1,098,450.00	0.13	366,150.00	6.041	79.70	360	357	÷	43.25	701
No PPP	969	216,181,081.00	26.25	311,051.92	6.389	76.52	358	356	3	38.50	703
Total:	2,919	\$823,524,324.00 100.00%	100.00%	282,125.50	6.157%	76.46%	360	357	60	37.32%	704

Balloon Flag	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM WAM AGE	WAM	AGE	ITO	FICO
Not a Balloon Loan	2,919	\$823,524,324.00 100.00%	100.00%	282,125.50	6.157%	76.46%	360	357	3	37.32%	704
Total:	2,919	\$823,524,324.00 100.00%	100.00%	282,125.50	6.157% 76	76.46%	360	357	3	37.32%	704

Originator	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
Alterna Mortgage	13	\$3,803,500.00	0.46%	292,576.92	7.271%	79.49%	360	359	1	38.29%	710
Avaris Capital	16	5,379,600.00	0.65	336,225.00	5.847	72.85	360	329	-	36.66	715
Equity Now, Inc.	20	10,261,250.00	1.25	513,062.50	6.488	66.38	360	357	6	39.53	989
Gateway Bank FSB	19	23,565,720.00	2.86	386,323.28	5.912	70.61	360	358	7	37.11	724
Heritage Plaza Mortgage, Inc.	23	5,917,750.00	0.72	257,293.48	6.011	72.44	360	356	4	43.43	206
Loan Center of California, Inc.	15	7,478,150.00	0.91	498,543.33	6.055	74.83	360	356	4	42.00	869
Mortgage Enterprise, Ltd.	01	3,613,150.00	0. 4	361,315.00	6.971	79.74	360	356	4	43.39	701
Mylor Financial	1	398,000.00	0.02	398,000.00	7.300	80.00	360	358	7	49.28	629
Opteum	2,363	634,182,078.00	77.01	268,380.06	6.180	76.95	359	357	7	36.92	701
Pemmtek Mortgage Services	S	1,973,030.00	0.24	394,606.00	7.731	74.08	360	357	6	32.94	899
Provident Bank	163	61,016,875.00	7.41	374,336.66	5.988	76.32	360	357	m	37.77	208
Pro30 Funding	1	520,000.00	90.0	520,000.00	7.850	80.00	360	355	S	0.00	702
Ouicken Loans	93	12,039,025.00	1.46	200,650.42	6.520	17.67	360	356	4	43.61	695
Quicken Loans, Inc.	-	152,000.00	0.02	152,000.00	6.375	80.00	360	354	9	42.60	299
Realty Mortgage Corp	99	15,420,455.00	1.87	257,007.58	5.557	76.24	360	355	v	37.12	722
Shearson Mortgage	9	1,999,800.00	0.24	333,300.00	6.209	76.07	360	356	4	40.17	704
Stearns Lending, Inc.	80	29,325,221.00	3.56	366,565.26	5.969	74.64	360	326	4	38.85	723
Sun West Mortgage Co.	21	6,478,720.00	0.79	308,510.48	6.125	78.70	360	357	3	43.57	721
Total:	2,919	\$823,524,324.00 100.00%	100.00%	282,125.50		6.157% 76.46%	360	357	3	37.32%	704

Gross Rate-ARMS	COUNT	UPB	%	AVG UPB	WAC	LTV	LTV OTERM WAM	WAM	AGE	DTI	DTI FICO
3.501% - 4.000%	1	\$274,899.00	0.05%	274,899.00	3.875%	80.00%	360	355	S	29.97%	707
4.001% - 4.500%	•	2,269,585.00	0.38	283,698.13	4.418	74.54	360	356	4	29.26	726
4.501% - 5.000%	74	25,552,385.00	4.32	345,302.50	4.902	75.13	360	357	6	35.40	731
5.001% - 5.500%	191	84,722,907.00	14.32	291,144.01	5.357	75.81	360	358	7	35.66	723
5.501% - 6.000%	859	197,907,807.00	33.46	300,771.74	5.834	76.88	360	357	3	37.91	710
6.001% - 6.500%	998	155,012,592.00	26.21	273,873.84	6.308	78.49	360	357	m	38.11	693
6.501% - 7.000%	324	80,574,785.00	13.62	248,687.61	6.797	80.59	360	358	7	38.48	189
7.001% - 7.500%	811	29,164,176.00	4.93	247,154.03	7.288	81.94	360	358	7	38.20	687
7.501% - 8.000%	41	11,064,325.00	1.87	269,861.59	7.779	85.16	360	357	6	38.99	664
8.001% - 8.500%	91	3,419,232.00	0.58	213,702.00	8.280	84.28	360	358	7	34.77	629
8.501% - 9.000%		882,600.00	0.15	294,200.00	8.704	80.46	360	358	7	46.30	674
9.001% - 9.500%	7	272,200.00	0.05	136,100.00	9.293	98.05	360	357	6	47.92	819
9.501% - 10.000%	-	400,000.00	0.02	400,000.00	9.875	94.12	360	329	-	45.16	609
Total:	2,103	\$591,517,493.00 100.00%	100.00%	281,273.18	6.105%	78.05%	360	357	3	37.58%	702
Minimum: 3.875%											
MAXIMUM: 7.07.270						j		ļ			

Gross Rate-FRMS	COUNT	UPB	%	AVG UPB	WAC	LTV	LTV OTERM WAM AGE	WAM	AGE	DTI	FICO
4.501% - 5.000%	6	\$7,779,050.00	(1)	864,338.89	4.940%	%95.19		315	7	31.60%	
5.001% - 5.500%	78	13,186,400.00	5.68	470,942.86	5.401	61.90	360	358	~	31.17	733
5.501% - 6.000%	190	68,762,767.00		361,909.30	5.863	68.87	.,	358	7	35.43	•
6.001% - 6.500%	315	80,371,696,00		255,148,24	6.347	74.75	•	357	ę	38.08	
6.501% - 7.000%	991	38,953,033.00		234,656.83	6.774	76.75		357	٣	38.27	-
7,001% - 7.500%	89	14,798,377.00		217,623.19	7.292	75.21		357	6	34.53	-
7.501% - 8.000%	32	6,707,669.00		209,614.66	7.765	81.67		357	6	42.22	_
8.001% - 8.500%	7	1,235,839,00		176,548.43	8.294	78.62	•	357		29.54	_
8.501% - 9.000%	-	212,000.00		212,000.00	8.625	80.00		357	6	0.00	
Total:	816	\$232,006,831.00	100.00%	284,322.10 6.288%	6.288%	72.42%	359	356	7	36.58%	708
Minimum: 4.750%											
Maximum: 8.625%											

Money.	COLINT	Ball	%	AVCTIPR	WAC	VII	OTERM	WAM	AGE	IId	FICO
Oloss Halgin						1000	1		,	100	3
1.001% - 1.250%	-	\$150,400.00	0.03%	150,400,00	4.250%	80.00%	360	35	٥	40.61%	629
2.001% - 2.250%	950	243,568,966.00	41.18	256,388.39	800.9	77.25	360	358	7	36.43	717
2.251% - 2.500%	121	37,825,657.00	6:39	312,608.74	6.075	77.40	360	357	3	38.31	697
2.501% - 2.750%	115	35,262,795.00	5.96	306,633.00	6.198	78.01	360	357	33	36.39	969
2.751% - 3.000%	448	137,991,347.00	23.33	308,016.40	6.012	78.51	360	358	7	38.67	669
3.001% - 3.250%	210	52,967,807.00	8.95	252,227.65	6.061	76.33	360	357	6	35.72	705
3.251% - 3.500%	23	9,910,400.00	1.68	430,886.96	6.174	74.83	360	356	4	40.38	969
3.501% - 3.750%	41	14,747,129.00	2.49	359,686.07	6.253	76.72	360	357	က	36.14	700
3.751% - 4.000%	11	4,273,455.00	0.72	388,495.91	6.730	75.76	360	357	3	47.43	692
4.001% - 4.250%	9	2,016,000.00	0.34	336,000.00	6.645	80.00	360	357	33	39.50	704
4.251% - 4.500%	\$	1,906,000.00	0.32	381,200.00	5.426	79.82	360	357	3	36.25	692
4.501% - 4.750%	3	1,194,800.00	0.20	398,266.67	5.671	80.76	360	357	3	47.75	648
4.751% - 5.000%	18	5,116,000.00	98.0	284,222.22	6.415	79.80	360	357	£	40.94	101
5.001% - 5.250%	18	6,043,067.00	1.02	335,725.94	6.098	82.00	360	358	7	39.67	654
5.251% - 5.500%	21	6,731,300.00	1.14	320,538.10	6.325	79.82	360	358	7	39.73	949
5.501% - 5.750%	22	6,112,900.00	1.03	277,859.09	6.512	83.00	360	357	٣	41.47	629
5.751% - 6.000%	29	9,043,965.00	1.53	311,860.86	6.876	86.77	360	357	m	42.18	635
6.001% - 6.250%	13	3,753,250.00	0.63	288,711.54	6.998	86.95	360	358	7	39.07	632
6.251% - 6.500%	13	3,149,155.00	0.53	242,242.69	7.170	84.17	360	358	7	37.65	940
6.501% - 6.750%	20	5,146,000.00	0.87	257,300.00	7.039	86.70	360	357	٣	40.61	630
6.751% - 7.000%	œ	2,444,500.00	0.41	305,562.50	7.532	86.55	360	357	e	42.97	634
7.001% - 7.250%	4	1,570,000.00	0.27	392,500.00	8.268	88.86	360	358	7	47.04	623
7.251% - 7.500%	_	219,600.00	0.04	219,600.00	7.875	90.00	360	357	٣	37.91	632
7.501% - 7.750%	-	207,000.00	0.03	207,000.00	8.750	89.95	360	329	-	49.99	636
8.251% - 8.500%	-	166,000.00	0.03	166,000.00	9.400	100.00	360	355	\$	47.92	581
Total:	2,103	\$591,517,493.00	100.00%	281,273.18	6.105%	78.05%	360	357	3	37.58%	702
Minimum: 1.250%											
Maximum: 0.400%											
Weighten Avelage.											7

The information here in has been provided solely by USS Investment Bank. Neither the issue of certificates nor any of its affiliates makes any representation as to the accuracy or completeness of the information herein. The information contained between the information contained herein will be superseded by the description of the montrage boars contained and or information the Prospectus Supplement relating to the Certificates and superseder all information contained in any collected by the description of the montrage boars to the Prospectus Supplement relating to the Certificates and superseder all information contained in any collected by the description of the montrage boars to the Prospectus Supplement relating to the Certificates and superseder all information contained in

1.001% - 2.000%	COUNT	UPB	%	AVG UPB	WAC	LTV	LTV OTERM WAM AGE	WAM	AGE	DTI	FICO
	-	\$150,400.00	0.03%	150,400.00	4.250%	80.00%		354	9	40.61%	629
2.001% - 3.000%	1,634	454,648,765.00	76.86	278,242.82	6.029	77.70		358	2	37.27	708
3.001% - 4.000%	285	81,898,791.00	13.85	287,364.18	6.144	76.19	360	357	33	36.72	702
4.001% - 5.000%	19	6,059,400.00	1.02	318,915.79	6.575	79.47		357	6	39.20	712
5.001% - 6.000%	24	7,708,500.00	1.30	321,187.50	5.663	81.26		357	6	40.79	999
6,001% - 7.000%	100	29,962,537.00	5.07	299,625.37	6.611	83.51		358	7	40.76	643
7.001% - 8.000%	36	9,978,600.00	1.69	277,183.33	7.481	87.51		358	7	40.92	633
8.001% - 9.000%	2	544,500.00	0.09	272,250.00	8.378	86.68		329	-	47.42	119
9.001% - 10.000%	2	566,000.00	0.10	283,000.00	9.736	95.84		358	7	45.97	601
Total:	2,103	\$591,517,493.00	100.00%	281,273.18	6.105%	78.05%	360	357	6	37.58%	702
Minimum: 1.250%											
Maximum: 9.875%											
Weighted Average: 2.990%			i								

Maximum Rate	COUNT	UPB	%	AVG UPB	WAC	LTV	LTV OTERM WAM AGE	WAM	AGE	DTI	FICO
9.001% - 10.000%	25	\$9,762,884.00	1.65%	390,515.36	4.926%	74.45%	360	358	4	35.42%	
10.001% - 11.000%	448	125,871,040.00	21.28	280,962.14	5.588	76.60	360	357	£	36.80	
11.001% - 12.000%	985	274,382,700.00	46.39	278,561.12	5.973	77.39	360	357	9	37.16	
12.001% - 13.000%	535	150,852,623.00	25.50	281,967.52	6.578	79.51	360	357	e	38.88	683
13.001% - 14.000%	93	24,944,888.00	4.22	268,224.60	7.546	84.28	360	358	7	38.71	
14.001% - 15.000%	•	2,348,400.00	0.40	293,550.00	7.899	82.88	360	358	7	45.98	
15.001% - 16.000%	8	672,200.00	0.11	224,066.67	9.639	95.71	360	358	7	45.97	
16.001% - 17.000%	-	676,000.00	0.11	676,000.00	4.875	80.00	360	355	ĸ	0.00	
17.001% - 18.000%	7	1,269,250.00	0.21	634,625.00	5.804	76.05	360	355	S	0.00	
18.001% - 19.000%	3	737,508.00	0.12	245,836.00	6.537	75.56	360	356	4	45.52	
Total:	2,103	\$591,517,493.00 100.00%	100.00%	281,273.18	6.105%	78.05%	360	357	8	3 37.58%	702
Minimum: 9.750%											_
Maximum: 18.625%											
Weighted Average: 11.730%											

Next Rate Reset Date	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	ITO	FICO
2005-10-01	20	87,180,801.00	1.21%	359,040.05	5.181%	77.99%	360	355	€	31.82%	713
2005-11-01	22	6,636,576.00	1.12	301,662.55	5.688	74.10	360	356	4	39.39	111
2005-12-01	32	10,479,325.00	1.77	327,478.91	6.029	79.02	360	357	٣	36.01	713
2006-01-01	13	5,245,733.00	0.89	403,517.92	5.867	66.23	360	358	7	31.91	206
2006-02-01	-	447,200.00	0.08	447,200.00	5.250	80.00	360	359	-	31.31	733
2006-03-01	7	337,600.00	90.0	168,800.00	4.458	80.00	360	354	9	25.57	715
2007-04-01	31	8,974,425.00	1.52	289,497.58	6.146	78.62	360	355	s	40.20	069
2007-05-01	89	19,006,009.00	3.21	279,500.13	6.277	77.30	360	356	4	41.04	684
2007-06-01	263	74,550,043.00	12.60	283,460.24	6.158	78.63	360	357		38.36	989
2007-07-01	274	77,180,341.00	13.05	281,680.08	6.180	80.10	360	358	7	39.17	685
2007-08-01	171	50,510,139.00	8.54	295,380.93	6.192	80.68	360	329	-	39.00	689
2008-04-01	12	3,072,007.00	0.52	256,000.58	5.921	77.25	360	355	S	39,93	735
2008-05-01	37	12,564,850.00	2.12	339,590.54	6.097	26.06	360	356	4	39.13	712
2008-06-01	25	17,930,205.00	3.03	344,811.63	6.184	76.36	360	357	က	39.69	707
2008-07-01	37	9,073,356.00	1.53	245,225.84	6.001	78.63	360	358	7	38.44	69
2008-08-01	11	3,885,204.00	99.0	228,541.41	5.981	78.52	360	359	7	34.46	705
2010-03-01	7	511,600.00	0.09	255,800.00	5.936	78.71	360	354	9	42.60	\$69
2010-04-01	77	5,964,671.00	1.01	220,913.74	6.063	77.50	360	355	S	40.96	720
2010-05-01	95	29,616,777.00	5.01	311,755.55	6.202	77.21	360	356	4	37.07	707
2010-06-01	346	94,827,088.00	16.03	274,066.73	6.068	77.01	360	357	6	37.25	713
2010-06-30	_	449,000.00	90.0	449,000.00	5.875	68.57	360	358	7	39.39	683
2010-07-01	280	69,627,678.00	11.77	248,670.28	6.161	78.25	360	358	7	35.97	406
2010-08-01	202	48,776,301.00	8.25	241,466.84	6.221	78.54	360	359	-	36.88	706
2012-05-01	4	1,285,800.00	0.22	321,450.00	5.671	68.94	360	356	4	35.33	720
2012-06-01	31	10,954,400.00	1.85	353,367.74	5.637	75.07	360	357	3	34.17	734
2012-07-01	13	6,080,706.00	1.03	467,746.62	6.092	72.10	360	358	7	36.40	735
2012-08-01	91	4,872,200.00	0.82	304,512.50	5.618	81.09	360	359	-	36.29	724
2015-06-01	22	7,770,158.00	1.31	353,189.00	5.687	75.07	360	357	e	28.97	160
2015-07-01	10	3,169,800.00	0.54	316,980.00	2.676	73.87	360	358	7	31.48	743
2015-08-01	2	537,500.00	0.0	268,750.00	5.413	68.69	360	329	-	23.04	737
Total:	2,103	\$591,517,493.00	100.00%	281,273.18	6.105%	78.05%	360	357	m	37.58%	702
Minimum: 20051001											
Maximum: 20150801											
Weignied Average: 2005012/											

The information breich has been provided solely by UBS Investment Bank. Neither the issue of certificates now any of its affiliates makes any representation at to the accuracy or completeness of the information herein. The information contained by the applicable prospectus supplement relating to the Certificates and superseded by the applicable prospectus supplement relating to the Certificates and superseded by the description of the mortgage boan contained and in information contained by UBS Investment Bank.

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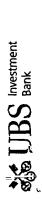
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Initial Rate Cap	COUNT	UPB	%	AVG UPB	WAC		LTV OTERM	WAM AGE	AGE	DTI	DTI FICO
1 000%	8	\$27,242,585.00	4.61%	328.223.92	5.735%	76.06%	360	357	6	34.41%	714
1.500%	m	882,500.00	0.15	294,166.67	6.321	76.07	360	357	6	33,93	651
2.000%	- 84	16.135,259,00		336,151.23	5.979	77.47	360	357	Ю	39.72	712
3.000%	888	252,509,500.00		284,357.55	6.181	79.26	360	358	7	38.92	687
2.000%	885	226.016.694.00		255,386.09	6,162	78.08	360	358	7	36.75	707
%0009	961	68,730,955.00	11.62	350,668.14	5.814	74.43	360	357	3	35.79	733
Total:	2,103	\$591,517,493.00 100.00%	100.00%	281,273.18	9	78.05%	360	357	3	3 37.58%	702
Minimum: 1.000%											
Maximum: 6.000%											
Weighted Average: 3.991%											

Periodic Rate Cap	COUNT	UPB	%	AVG UPB	WAC	LTV	LTV OTERM WAM AGE	WAM	AGE	DTI	FIC0
1.000%	2,102	\$590,997,493.00 \$20,000.00	99.91%	281,159.61 520,000.00	6.104% 7.850	78.04% 80.00	360	357 355	60 KB	37.58% 0.00	702
Total:	2,103	\$591,517,493.00 100.00%	100.00%	281,273.18 6.105%	6.105%	78.05%	360	357		360 357 3 37.58%	702
Minimum: 1.000% Maximum: 2.000% Weighted Aversue 1 001%											

											-
PMI	COUNT	UPB	%	AVG UPB	WAC		LTV OTERM	WAM AGE	AGE	DTI	рті ғісо
GEMICO	7	\$1,710,568.00	0.21%	244,366.86	6.876%	90.63%	360	356	4	40.19%	689
MGIC	•	1,326,100.00	0.16	221,016.67	6.389	80.08	360	357	က	41.76	694
MI (Company Unknown at Bid)	_	114,000.00	0.01	114,000.00	7.375	95.00	360	359	-	32.66	735
No MI	2,720	781,924,391.00	94.95	287,472.20	6.130	75.62	360	357	3	37.31	703
PMI Mortgage Insurance	46	10,789,013.00	1.31	234,543.76	6.823	91.34	360	358	7	39.11	711
Radian Guaranty	20	4,116,453.00	0.50	205,822.65	6.693	89.10	360	358	7	39.60	189
Republic Mortgage Insurance	vo.	739,950.00	0.00	147,990.00	909.9	91.40	360	356	4	43.33	629
Triad Guaranty Insurance Co.	4	913,956.00	0.11	228,489.00	6.716	95.18	360	358	7	40.21	689
United Guaranty	110	21,889,893.00	2.66	198,999.03	6.572	93.47	360	358	2	36.37	719
Total:	2,919	\$823,524,324.00	100.00%	282,125.50	6.157% 76.46%	76.46%	360	357		3 37.32%	704

Interest Only Terms	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	E	FICO
76	٥	00 210 802 03	7328	303 113 00	6 417%	80 08%	360	356	4	41.18%	210
* *	٤ '	7 850 200 00	900	357 740 91	4 2 9 5	78.56	95	357	. ,,,	36 98	289
97	1	00.000,4500,1		00.350.750	077.0	20.01	955	100	۰ ۳	20.13	707
96	117	93,328,220.00	11.33	00.626,066	0.740	(0.0)	200	100	3	33.14	-
84	91	5,792,150.00	0.70	362,009.38	5.699	74.34	360	357	m	35.39	724
120	2,595	713,816,631.00	89.98	275,073.85	6.147	76.13	360	357	7	37.01	206
Total:	2,919	\$823,524,324.00	100.00%	282,125.50	6.157%	76.46%	360	357	3	37.32%	704



OPMAC05-4

All records

Pool Summary
UPB: 1,071,738,004.44
Avcrage UPB. 268,269.84
LTV: 75.568%
WA FICO: 701
%IO: 76.84%
% with Silent Seconds: 48.17%
%1st Liens: 100

Geographic Concentration	count	UPB	%	WAC	LTV	FICO
California	1442	506,725,674.26	47.28	5.984	73.11	705
Georgia	892	146,850,353.72	13.70	6.024	18.91	718
Florida	315	63,726,687.26	5.95	6.699	79.46	669
New Jersey	262	78,931,738.03	7.36	6.590	77.95	989
New York	205	70,711,786.21	9.60	6.415	74.31	683
Other	1003	204,791,764.95	11.61	6.500	77.55	694
Total:	3995	1,071,738,004.44	100.00	6.204	75.57	701

FICO Scores	count	UPB	%	WAC	LTV	FICO
501 - 525	-	255,122.10	0.02	8.950	80.00	524
526 - 550	2	461,844.69	0.04	8.212	80.84	544
551 - 575	4	1,114,888.64	0.10	6.713	74.96	295
576 - 600	29	16,214,633.50	1.51	6.828	79.84	586
601 - 625	155	42,238,557.88	3.94	6.714	80.65	919
626 - 650	497	123,559,146.98	11.53	6.508	75.50	639
651 - 675	649	166,772,353.77	15.56	6.369	76.44	999
676 - 700	752	203,837,735.82	19.02	6.209	76.12	889
701 - 725	603	170,808,603.85	15.94	860'9	75.25	713
726 - 750	524	139,437,619.32	13.01	5.986	75.41	738
751 - 775	418	118,270,133.82	11.04	5.951	74.06	763
176 - 800	271	75,735,635.71	7.07	5.955	72.51	286
801 - 825	52	13,031,728.38	1.22	5.979	71.65	807
Total:	3995	1,071,738,004.44	100.00	6.204	75.57	701
Minimum: 524						
Maximum: 821						
Weighted Average: 701						
Pct Fico <= 575: 0.17%						
Pet Fico < 575; 0.17%						
Pct Fico < 500: 0.00%						

DTI(%)	count	UPB	%	WAC	LTV	FICO
<= 0.00	826	217,935,812.90	20.33	6.290	89.69	705
0.01 - 5.00	2	956,000.00	0.09	5.750	80.00	756
5.01 - 10.00	12	2,716,966.31	0.25	6.551	79.19	747
10.01 - 15.00	26	7,105,748.14	99.0	5.875	67.23	702
15.01 - 20.00	9/	21,771,525.46	2.03	6.119	70.80	717
20.01 - 25.00	130	34,641,976.44	3.23	980.9	20.96	711
25.01 - 30.00	270	71,602,084.60	89.9	910.9	73.85	718
30.01 - 35.00	509	129,505,362.45	12.08	6.129	76.31	206
35.01 - 40.00	794	219,427,971.60	20.47	6.163	77.73	701
40.01 - 45.00	921	247,570,621.40	23.10	6.183	79.20	694
45.01 - 50.00	314	87,366,014.66	8.15	6.434	77.98	684
50.01 - 55.00	80	20,373,693.43	1.90	6.452	76.82	681
55.01 - 60.00	26	8,045,044.00	0.75	6.252	77.08	694
60.01 - 65.00	9	1,505,001.16	0.14	6.173	68.84	969
65.01 - 70.00	-	132,900.00	10.0	6.125	86.69	703
70.01 - 75.00	_	436,500.00	0.04	7.350	90.00	605
75.01 - 80.00	-	644,781.87	90.0	6.250	79.76	792
Total:	3995	1,071,738,004.44	100.00	6.204	75.57	701

Loan Purpose	count	UPB	%	WAC	LTV	FICO
Cash Out Refi	1197	364,779,378.91	34.04	6.239	70.63	684
Purchase	2539	628,366,912.11	58.63	6.225	79.10	402
Rate & Term Refi	259	78,591,713.42	7.33	5.867	70.24	715
Total:	3995	1,071,738,004.44	100.00	6.204	75.57	701

Occupancy	count	UPB	%	WAC	LTV	FICO
Investor Occupied	629	133,249,326.58	12.43	6.575	74.01	713
Owner Occupied	3140	898,959,020.10	83.88	6.129	75.73	669
Second Home	176	39,529,657.75	3.69	6.658	77.17	702
Total:	3995	1,071,738,004.44	100.00	6.204	75.57	701

Property Type	count	UPB	%	WAC	LTV	FICO
Condomimium	377	91,931,306.12	8.58	6.178	78.16	710
Four Family	40	13,751,771.79	1.28	6.500	16.79	704
Pud	1131	264,073,721.67	24.64	6.221	78.02	703
Single Family	2216	627,624,708.13	58.56	6.165	74.31	669
Three Family	48	17,123,772.08	1.60	6.614	73.57	713
Two Family	183	57,232,724.64	5.34	6.397	76.26	689
Total:	3995	1,071,738,004.44	100.00	6.204	75.57	701



Document Type	count	UPB	%	WAC	LTV	FICO
Full Documentation Provided	923	231,999,529.54	21.65	6.004	77.39	712
No Income / No Asset	542	131,998,170.99	12.32	6.263	10.79	703
No Ratio	285	86,079,729.98	8.03	6.332	73.77	708
Stated Income / Stated Asset	860	232,925,316.98	21.73	6.414	77.33	681
Stated Income / Verified Assets	1385	388,735,256.94	36.27	6.148	76.73	704
Total:	3995	1,071,738,004.44	100.00	6.204	75.57	701

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LTV	count	UPB	%	WAC	LTV	FICO
1-50	207	50,136,398.75	4.68	5.876	40.10	718
51 - 55	82	28,412,328.25	2.65	5.907	52.59	719
56 - 60	116	36,078,513.08	3.37	5.874	57.98	697
61 - 65	188	60,226,362.64	5.62	5.893	63.77	704
02 - 99	256	70,622,806.22	6.59	6.155	61.69	702
71 - 75	246	70,116,584,44	6.54	6.263	73.66	704
76 - 80	2418	642,222,608.70	59.92	6.176	79.75	703
81 - 85	70	21,649,717.60	2.02	919'9	84.34	647
06-98	262	62,454,278.17	5.83	6.870	89.59	899
91 - 95	118	23,097,286.40	2.16	7.095	94.81	695
96 - 100	32	6,721,120.19	0.63	6.465	99.85	726
Total:	3995	1,071,738,004.44	100.00	6.204	75.57	701
Minimum: 10.61%						
> 80: 10.63%						
= 100: 0.56%						
Weighted Average: 75.57%						

Currbal(\$)	count	UPB	%	WAC	LTV	3
0.01 - 50,000.00	61	838,521.97	80.0	7.128	59.21	709
50,000.01 - 100,000.00	291	24,390,113.49	2.28	6.613	72.29	869
100,000.01 - 150,000.00	775	98,024,562.43	9.15	6.486	76.72	703
150,000.01 - 200,000.00	655	114,033,629.85	10.64	6.370	76.77	169
200,000.01 - 250,000.00	505	113,534,750.81	10.59	6.212	75.96	695
250,000.01 - 300,000.00	456	125,364,926.39	11.70	6.192	76.18	269
300,000.01 - 350,000.00	327	106,424,361.18	9.93	6.129	77.02	969
350,000.01 - 400,000.00	268	100,815,405.45	9.41	6.216	76.91	692
400,000.01 - 450,000.00	219	93,151,436.52	8.69	890.9	77.30	701
	691	80,379,513.54	7.50	6.147	76.77	705
500,000.01 - 550,000.00	79	41,402,270.70	3.86	6.034	76.94	706
	52	29,883,371.31	2.79	6.067	76.14	713
	77	48,782,208.67	4.55	6.142	73.48	710
650,000.01 - 700,000.00	18	12,110,671.68	1.13	5.887	73.75	695
700,000.01 - 750,000.00	22	16,036,288.72	1.50	5.954	72.38	734
750,000.01 - 800,000.00	œ	6,222,473.15	0.58	6.043	66.03	736
800,000,01 - 850,000.00	œ	6,644,628.49	0.62	5.903	69.82	717
850,000.01 - 900,000.00	6	7,891,000.00	0.74	6.083	73.77	119
900,000,01 - 950,000,00	7	6,507,835.19	0.61	6.075	74.99	\$69
950,000.01 - 1,000,000.00	13	12,860,306.27	1.20	6.503	65.83	707
1,000,000.01 - 1,050,000.00	2	2,053,000.00	0.19	6.255	67.51	701
1,100,000.01 - 1,150,000.00	7	2,227,100.00	0.21	5.376	60.25	692
⋾	60	3,852,078.62	0.36	5.919	52.46	689
1,300,000.01 - 1,350,000.00	-	1,350,000.00	0.13	5.625	64.90	829
1,350,000.01 - 1,400,000.00	1	1,365,000.00	0.13	5.875	65.00	619
1,450,000.01 - 1,500,000.00	-	1,500,000.00	0.14	6.625	42.86	685
1,500,000.01 - 1,550,000.00	-	1,521,500.00	0.14	5.000	36.66	736
1,550,000.01 - 1,600,000.00	-	1,600,000.00	0.15	5.875	40.00	729
1,650,000.01 - 1,700,000.00	-	1,671,800.00	91.0	6.250	28.66	763
1,750,000.01 - 1,800,000.00	7	3,519,250.00	0.33	5.815	64.14	715
1,850,000.01 - 1,900,000.00	2	3,780,000.00	0.35	5.567	96.50	691
1,950,000.01 - 2,000,000.00	-	2,000,000.00	0.19	5.875	51.95	710
Total:	3995	1,071,738,004.44	100.00	6.204	75.57	701
Minimum: \$26,033.45						
Maximum: \$2,000,000.00						
Average: \$268 769 84						

Prepayment Penalty	count	UPB	%	WAC	LTV	FICO
0	1084	307,510,391.27	28.69	6.439	76.22	269
9	34	12,398,483.33	1.16	5.952	68.72	730
12	313	104,825,284.78	9.78	6.248	73.49	969
24	928	250,438,622.05	23.37	6.153	78.32	693
36	1322	323,741,949.94	30.21	6.083	73.48	705
09	284	72,823,273.06	6.79	5.899	76.80	728
Total:	3995	1,071,738,004.44	100.00	6.204	75.57	701
wa TERM: 30.576						



Interest Only	count	UPB	%	WAC	LTV	FICO
Interest in Arrears	1076	248,213,680.44	23.16	6.360	72.60	692
Interest Only	2919	823,524,324.00	76.84	6.157	76.46	704
Total:	3995	1,071,738,004.44	100.00	6.204	75.57	701

CLTV(%) - including Silent2nds	count	UPB	%	WAC	LTV	FICO
0.01 - 50.00	195	45,781,237.76	4.27	5.919	39.94	715
50.01 - 55.00	78	26,089,051.00	2.43	5.895	52.65	717
55.01 - 60.00	102	31,613,836.57	2.95	5.846	57.99	969
60.01 - 65.00	175	58,475,901.53	5.46	5.854	62.72	703
65.01 - 70.00	152	46,083,342.04	4.30	6:059	68.75	705
70.01 - 75.00	191	50,886,635.65	4.75	6.139	72.43	702
75.01 - 80.00	692	201,990,139.42	18.85	6.173	78.78	703
80.01 - 85.00	96	34,467,350.10	3.22	6.381	80.56	999
85.01 - 90.00	524	143,470,460.81	13.39	6.539	82.79	169
90.01 - 95.00	591	137,212,837.53	12.80	6.483	81.35	700
95.01 - 100.00	1229	295,667,212.03	27.59	6.124	80.17	704
Total:	3995	1,071,738,004.44	100.00	6.204	75.57	701
Minimum: 10.61%						
Maximum: 100.00%						
> 80: 56.99%						
= 100: 23.72%						
Weighted Average: 84 04%						

Product Type	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
10/6 MONTH LIBOR -120 MONTH 10	34	\$11,477,458.00	1.07%	337,572.29	8.11%	74.44%	360	357	3	29.38%	754
15YR FXD	29	14,274,584.84	1.33	213,053.51	5.835	57.89	180	178	7	33.25	200
15YR FXD -120 MONTH IO	-	1,880,000.00	0.18	1,880,000.00	4.750	80.00	180	177	33	36.94	755
20YR FXD	14	3,761,581.50	0.35	268,684.39	5.996	59.72	240	237	6	41.88	682
2/6 MONTH LIBOR	197	46,259,160.45	4.32	234,818.07	6.805	82.23	360	358	7	40.56	648
2/6 MONTH LIBOR - 24 MONTH 10	∞	2,427,350.00	0.23	303,418.75	6.479	80.08	360	356	4	41.83	206
	911	35,944,676.00	3.35	309,867.90	6.465	80.62	360	357	3	41.02	959
2/6 MONTH LIBOR -120 MONTH IO	683	191,848,931.00	17.90	280,891.55	6.126	79.24	360	358	7	38.60	692
30YR FXD	969	158,933,617.88	14.83	228,352.90	6.292	70.97	360	358	7	39.17	704
30YR FXD - 60 MONTH IO	11	3,783,160.00	0.35	343,923.64	6.294	80.05	360	357	33	45.29	670
30YR FXD -120 MONTH IO	804	226,343,671.00	21.12	281,521.98	6.301	72.23	360	358	7	36.38	208
3/6 MONTH LIBOR	30	7,342,679.17	69.0	244,755.97	6.639	77.49	360	357	9	40.89	673
3/6 MONTH LIBOR - 24 MONTH 10	-	300,667.00	0.03	300,667.00	5.875	80.00	360	355	S	36.84	741
3/6 MONTH LIBOR - 36 MONTH 10	20	7,274,650.00	99.0	363,732.50	6.319	78.30	360	357	33	39.78	684
3/6 MONTH LIBOR - 60 MONTH 10	22	6,717,954.00	0.63	305,361.55	6.382	78.67	360	357	3	36.38	189
3/6 MONTH LIBOR -120 MONTH IO	112	32,232,351.00	3.01	287,788.85	5.980	76.27	360	357	3	39.10	716
5/6 MONTH LIBOR	58	13,659,992.32	1.27	235,517.11	6.269	74.03	360	357	33	37.20	705
5/6 MONTH LIBOR - 36 MONTH IO	7	584,650.00	0.05	292,325.00	5.991	81.71	360	356	4	35.46	664
5/6 MONTH LIBOR - 60 MONTH 10	118	43,752,175.00	4.08	370,781.14	6.079	77.86	360	357	3	37.20	707
5/6 MONTH LIBOR -120 MONTH IO	833	205,436,290.00	19.17	246,622.20	6.152	77.63	360	358	7	36.84	710
6 MONTH LIBOR	9	1,859,149.62	0.17	309,858.27	6.013	78.83	360	356	4	41.29	695
6 MONTH LIBOR - 60 MONTH IO	10	3,130,261.00	0.29	313,026.10	5.552	71.16	360	356	4	41.52	902
6 MONTH LIBOR -120 MONTH IO	80	27,196,974.00	2.54	339,962.18	5.713	76.02	360	326	4	33.54	712
7/6 MONTH LIBOR	æ	2,122,914.66	0.20	265,364.33	5.810	75.28	360	358	7	30.88	754
7/6 MONTH LIBOR - 84 MONTH 10	91	5,792,150.00	0.54	362,009.38	5.699	74.34	360	357	9	35.39	724
7/6 MONTH LIBOR -120 MONTH IO	48	17,400,956.00	1.62	362,519.92	5.773	75.51	360	358	7	35.08	734
Total:	3,995	\$1,071,738,004.44 100.00%	100.00%	268,269.84	6.204%	75.57%	357	354	3	37.71%	101
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Original Balance	COUNT	OPB	%	AVG 0PB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
\$0.01 - \$50,000.00	61	\$841,824.00	0.08%	44,306.53	7.130%	59.21%	344	342	e	29.91%	709
\$50,000.01 - \$100,000.00	291	24,455,150.00	2.28	84,038.32	6.613	72.28	356	354	7	35.77	869
8100,000.01 - \$150,000.00	774	98,050,926.00	9.14	126,680.78	6.484	76.71	356	354	7	37.04	703
\$150,000.01 - \$200,000.00	654	113,997,348.00	10.62	174,307.87	6.374	76.75	354	351	7	36.99	697
\$200,000.01 - \$250,000.00	207	114,108,794.00	10.63	225,066.65	6.212	75.97	356	354	7	38.35	695
\$250,000.01 - \$300,000.00	454	124,954,388.00	11.64	275,229,93	6.194	76.22	358	355	m	38.49	969
\$300,000.01 - \$350,000.00	326	106,125,603.00	68.6	325,538.66	6.126	76.97	357	354	3	38.61	969
\$350,000.01 - \$400,000.00	270	101,597,523.00	9.47	376,287.12	6.215	76.89	359	356	7	38.38	693
\$400,000.01 - \$450,000.00	220	93,662,935.00	8.73	425,740.61	6.070	77.29	358	356	7	40.06	701
\$450,000.01 - \$500,000.00	891	79,965,175.00	7.45	475,983.18	6.148	76.75	359	356	6	37.38	705
\$500,000.01 - \$550,000.00	79	41,396,394.00	3.86	524,004.99	6.032	76.94	360	357	ĸ	38.44	705
\$550,000.01 - \$600,000.00	53	30,457,186.00	2.84	574,663.89	990.9	76.21	360	358	7	38.23	714
\$600,000.01 - \$650,000.00	77	48,802,010.00	4.55	633,792.34	6.142	73.48	360	358	7	35.58	710
\$650,000.01 - \$700,000.00	18	12,115,900.00	1.13	673,105.56	5.887	73.75	360	358	7	37.65	695
8700,000.01 - \$750,000.00	22	16,051,300.00	1.50	729,604.55	5.954	72.38	360	357	e	35.53	734
\$750,000.01 - \$800,000.00	8	6,231,850.00	0.58	778,981.25	6.042	10.99	337	335	7	35.78	736
\$800,000.01 - \$850,000.00	\$	6,650,500.00	0.62	831,312.50	5.903	69.82	360	357	E.	32.25	717
\$850,000.01 - \$900,000.00	6	7,891,000.00	0.74	87.777.78	6.083	73.77	360	357	e	35.31	719
\$900,000.01 - \$950,000.00	7	6,512,700.00	0.61	930,385.71	6.075	74.99	360	358	7	39.89	695
\$950,000.01 - \$1,000,000.00	13	12,866,989.00	1.20	989,768.38	6.502	65.83	360	357	ĸ	35.15	707
\$1,000,000.01 >=	18	26,454,650.00	2.47	1,469,702.78	5.820	57.27	339	336	7	30.27	722
Total:	3,995	\$1,073,190,145.00 100.00%	100.00%	268,633.33	6.204%	75.56%	357	354	ъ	37.71%	701
Minimum: \$26,400.00 Maximum: \$2,000.000.00											



I June 1 Delence	TMIOS	agli	6	adii 5/44	JVM	1.1	OTEDM	WAN	304	INT	
Onpaid Dalance	11000		9	910010	1		CIENT	I C	200		2
80.01 - \$50,000.00	19	\$838,521.97	0.08%	44,132.74	7.128%	59.21%	344	342	33	29.92%	402
\$50,000.01 - \$100,000.00	291	24,390,113.49	2.28	83,814.82	6.613	72.29	356	354	7	35.77	869
\$100,000.01 - \$150,000.00	775	98,024,562.43	9.15	126,483.31	6.486	76.72	356	354	7	37.03	703
\$150,000.01 - \$200,000.00	929	114,033,629.85	10.64	174,097.14	6.370	76.77	354	351	7	37.03	697
\$200,000.01 - \$250,000.00	505	113,534,750.81	10.59	224,821.29	6.212	75.96	356	354	7	38.33	695
\$250,000.01 - \$300,000.00	456	125,364,926.39	11.70	274,923.08	6.192	76.18	358	355	3	38.52	697
\$300,000.01 - \$350,000.00	327	106,424,361.18	9.93	325,456.76	6.129	77.02	357	354	3	38.62	969
\$350,000.01 - \$400,000.00	268	100,815,405.45	9.41	376,176.89	6.216	76.91	359	356	7	38.32	692
\$400,000.01 - \$450,000.00	219	93,151,436.52	8.69	425,349.03	990.9	77.30	358	356	7	40.08	101
\$450,000.01 - \$500,000.00	169	80,379,513.54	7.50	475,618.42	6.147	76.77	359	356	3	37.39	705
\$500,000.01 - \$550,000.00	67	41,402,270.70	3.86	524,079.38	6.034	76.94	360	358	7	38.42	206
\$550,000.01 - \$600,000.00	52	29,883,371.31	2.79	574,680.22	6.067	76.14	360	358	7	38.26	713
\$600,000.01 - \$650,000.00	77	48,782,208.67	4.55	633,535.18	6.142	73.48	360	358	7	35.57	710
\$650,000.01 - \$700,000.00	18	12,110,671.68	1.13	672,815.09	5.887	73.75	360	358	7	37.65	695
\$700,000.01 - \$750,000.00	22	16,036,288.72	1.50	728,922.21	5.954	72.38	360	357	3	35.53	734
\$750,000.01 - \$800,000.00	∞	6,222,473.15	0.58	777,809.14	6.043	66.03	337	335	7	35.78	736
\$800,000.01 - \$850,000.00	æ	6,644,628.49	0.62	830,578.56	5.903	69.82	360	357	3	32.23	711
\$850,000.01 - \$900,000.00	6	7,891,000.00	0.74	876,777.78	6.083	73.77	360	357	3	35.31	416
\$900,000.01 - \$950,000.00	7	6,507,835.19	0.61	929,690.74	6.075	74.99	360	358	7	39.89	969
\$950,000.01 - \$1,000,000.00	13	12,860,306.27	1.20	989,254.33	6.503	65.83	360	357	3	35.15	707
\$1,000,000,01 >=	18	26,439,728.62	2.47	1,468,873.81	5.820	57.27	339	337	7	30.29	722
Total:	3,995	\$1,071,738,004.44 100.00%	100.00%	268,269.84	6.204%	75.57%	357	354	3	37.71%	701
Minimum: \$26,033.45											
Maximum: \$2,000,000.00											

Gross Rate	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
3.501% - 4.000%	1	\$274,899.00	0.03%	274,899.00	3.875%	80.00%	360	355	S.	29.97%	707
4.001% - 4.500%	œ	2,269,585.00	0.21	283,698.13	4.418	74.54	360	356	4	29.26	726
4.501% - 5.000%	93	37,233,054.18	3.47	400,355.42	4.914	71.21	348	346	7	34.72	733
5.001% - 5.500%	378	115,674,118.49	10.79	306,016.19	5.372	71.98	352	349	7	35.18	726
5.501% - 6.000%	1,139	343,105,391.17	32.01	301,233.88	5.846	72.91	357	354	33	37.46	711
6.001% - 6.500%	1,179	305,005,776.61	28.46	258,698.71	6.318	76.42	358	356	3	38.54	695
6.501% - 7.000%	714	167,065,481.21	15.59	233,985.27	6.791	79.12	358	356	3	39.06	189
7.001% - 7.500%	275	58,585,986.93	5.47	213,039.95	7.292	80.31	360	358	7	37.49	683
7.501% - 8.000%	148	31,198,583.91	2.91	210,801.24	7.769	84.09	360	358	7	39.95	029
8.001% - 8.500%	42	7,707,200.39	0.72	183,504.77	8.282	83.24	360	358	7	36.45	959
8.501% - 9.000%	13	2,785,730.58	0.26	214,286.97	8.755	83.76	360	357	3	39.82	649
9.001% - 9.500%	7	272,200.00	0.03	136,100.00	9.293	98.05	360	357	33	47.92	819
9.501% - 10.000%	2	533,963.52	0.05	266,981.76	9.906	90.58	360	358	7	38.06	621
11.501% - 12.000%	-	26,033.45	0.00	26,033.45	12.000	16.00	180	177	3	39.17	631
Total:	3,995	\$1,071,738,004.44 100.00%	100.00%	168,269.84	6.204%	75.57%	357	354	3	37.71%	701
Minimum: 3.875% Maximum: 12.000%											

Original Term to Maturity	COUNT	UPB	%	AVG UPB	WAC	LTV 01	OTERM WAM AGE	WAM	AGE	DTI	FICO
180	89	\$16,154,584.84	1.51%	237,567.42	5.709%		180	177	٣	33.87%	707
240	14	3,761,581.50	0.35	268,684.39	5.996		240	237	۳	41.88	682
360	3,913	1,051,821,838.09	98.14	268,801.90	6.212	75.86	360	357	ю	37.74	701
Total:	3,995	\$1,071,738,004.44 100.00%	100.00%	268,269.84 6.204%	6.204%	75.57%	357	354	3	354 3 37.71%	701
Minimum: 180											
Maximum: 360											

Remaining Term to Stated Maturity	COUNT	UPB	%	AVG UPB	WAC		LTV OTERM WAM AGE	WAM	AGE	DTI	FICO
121 - 180	89	\$16,154,584.84	1.51%	237,567.42	5.709%	60.46%	180	171	3		707
181 - 240	14	3,761,581.50	0.35	268,684.39	5.996	59.72	240	237	6	41.88	
301 - 360	3,913	1,051,821,838.09	98.14	268,801.90	6.212	75.86	360	357	3	37.74	•
Total:	3,995	\$1,071,738,004.44 100.00%	100.00%		6.204%	75.57%	357		354 3	37.71%	701
Minimum: 175											
Maximum: 359											

Seasoning	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM WAM AGE	WAM	AGE	DTI	FICO
1	789	\$216,194,742.00	20.17%	274,011.08	6.155%	75.73%	358	357	_	37.34%	
2	1,163	302,440,098.13		260,051.68	6.224	75.57	357	355	7	37.15	700
3	1,431	389,431,626.66	36.34	272,139.50	6.196	75.44	356	353	3	37.88	•
4	466	127,577,257.52		273,770.94	6.324	75.16	358	354	4	39.13	700
S	133	33,486,640.47		251,779.25	5.979	77.34	358	353	S	37.97	•
9	œ	1,653,476.69		206,684.59	5.921	79.54	360	354	9	39.35	Ť
7	4	849,296.42		212,324.11	6.605	76.03	360	353	7	41.99	
10	_	104,866.54		104,866.54	4.625	91.05	360	350	10	32.97	-,
Total:	3,995	\$1,071,738,004.44 100.00%	100.00%	268,269.84	6.204% 75.57%	75.57%	357	354	€	3 37.71%	701
Minimum: 1 Maximum: 10											

DTI	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM WAM	WAM	AGE	DIL	FICO
<= 0.000%	826	\$217.935.812.90	20.33%	263 844 81	%0669	%89 69	366	192	7) 000 o	3
1.001% - 6.000%	3	1.046.365.00	0.10	348 788 33	5 901	70.5	360	25.5	י נ	0,00,0	9 5
6.001% - 11.000%	91	3,290,226,31	0.31	205,639,14	6559	78.50	96	755	۰ ۳	95.4	7 5
11.001% - 16.000%	31	9,122,956.85	0.85	294.288.93	5.885	68 22	335	333	9 11	13.00	7 6
16.001% - 21.000%	87	25,040,537.19	2.34	287.822.27	6.095	68.69	357	35.4	, ,	19.70	100
21.001% - 26.000%	154	38,544,665.29	3.60	250,290,03	0.081	73.27	356	35.4	4 ^	10.03	917
26.001% - 31.000%	294	79,847,908.13	7.45	271.591.52	6.016	74.06	350	386	4 ^	78.73	717
31.001% - 36.000%	925	148,591,416.13	13.86	257,971,21	6.153	76 27	358	355	٠,	22.74	7 6
36.001% - 41.000%	839	228,164,277.27	21.29	271.947.89	6.174	78.35	356	354	٦,	30.64	8 8
41.001% - 46.000%	908	221,544,962.59	20.67	274,869.68	6.190	20.05	350	355	4 6	42.24	060
46.001% - 51.000%	272	73,995,377,83	06.9	272,041.83	6.467	78.16	187	35.4	4 ") C. 01	60
51.001% - 56.000%	62	16,104,538.15	1.50	259,750.62	758 9	76.10	155	25.5	, u	17.04	100
56.001% - 61.000%	23	6.263,125.72	0.58	272 309 81	6311	75.46	355	1 20	, c	50.55	66
61.001% - 66.000%	€	1.031,653,21	010	343 884 40	051.9	76.40	950	350	n (30.30	666
66.001% - 71.000%		550 Ann no	0.00	00.000	0.1.0	70.40	000	920	7	03.17	ş
7.5 00.10 01 00.00%		00.004,400	co.0	794,/00.00	7.004	85.33	360	328	~	69.24	829
/0.001 /o = 01.000 /o		644,781.87	0.06	644,781.87	6.250	79.76	360	326	4	77.63	792
Total:	3,995	\$1,071,738,004.44 100.00%	100.00%	268,269.84	6.204%	75.57%	357	354	3	37.71%	701
Minimum: 0.00%											
WADTI: 37.71%											

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FICO Scores	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
520 - 529	-	\$255,122.10	0.02%	255,122.10	8.950%	80.00%	360	355	ß	31.83%	524
530 - 539	-	114,659.77	0.01	114,659.77	8.400	70.24	360	353	7	28.27	533
540 - 549	-	347,184.92	0.03	347,184.92	8.150	84.34	360	357	3	48.76	547
550 - 559	7	628,042.39	90.0	314,021.20	6.437	72.67	360	355	ĸ	38.92	554
570 - 579	4	1,161,379.82	0.11	290,344.96	6.609	77.25	360	357	6	38.86	575
580 - 589	33	7,604,428.53	0.71	230,437,23	7.002	78.45	360	358	7	41.74	584
890 - 599	28	6,693,303.81	0.62	239,046.56	6.834	81.46	360	358	7	41.61	594
609 - 009	46	14,821,267.32	1.38	322,201.46	808.9	81.48	360	358	7	42.11	909
619 - 019	28	6,914,536.56	99.0	246,947.73	6.667	84.24	360	358	7	39.59	614
620 - 629	145	36,760,646.05	3.43	253,521.70	6.589	69.77	355	353	7	39.02	624
630 - 639	961	48,993,872.44	4.57	249,968.74	6.559	74.93	352	349	3	38.05	634
640 - 649	218	52,995,381.79	4.94	243,098.08	6.440	75.55	357	354		39.54	645
650 - 659	247	61,954,190.83	5.78	250,826.68	6.415	75.97	354	352	6	39.40	655
699 - 099	259	67,584,981.25	6.31	260,945.87	6.360	77.13	358	355	٣	38.74	999
629 - 029	269	72,517,177.49	6.77	269,580.59	6.271	76.30	358	356	6	38.53	675
689 - 089	352	96,975,994.77	9.05	275,499.99	6.197	76.60	357	354	'n	39.08	684
669 - 069	270	70,527,190.18	6.58	261,211.82	6.282	75.38	358	355	7	36.54	969
700 - 709	254	70,902,621.46	6.62	279,144.18	6.113	76.75	359	357	ĸ	37.57	704
710 - 719	214	62,918,486.57	5.87	294,011.62	6.114	73.68	358	355	e	37.95	714
720 - 729	246	68,046,044.20	6.35	276,609.94	5.997	74.69	358	356	7	36.42	724
730 - 739	208	58,308,952.85	5.44	280,331.50	5.948	75.14	359	357	7	37.08	735
740 - 749	213	52,345,605.12	4.88	245,754.01	950.9	77.02	360	357	7	37.24	744
750 - 759	180	48,818,930.74	4.56	271,216.28	5.977	74.15	352	349	7	36.88	755
760 - 769	160	48,384,435.56	4.51	302,402.72	5.964	73.43	359	356	7	35.24	292
977 - 770	156	41,123,973.23	3.84	263,615.21	5.915	73.66	358	356	7	37.06	774
780 - 789	130	38,168,684.08	3.56	293,605.26	5.936	71.93	357	354	7	32.29	784
(790 - 799	77	21,751,249.83	2.03	282,483.76	5.967	73.38	348	345	e	36.18	793
800 - 809	43	10,116,838.49	0.94	235,275.31	5.956	71.69	347	344	c,	32.33	804
810 - 819	13	3,899,534.91	0.36	299,964.22	5.963	74.56	360	357	33	37.16	814
820 - 829	-	103,287.40	0.01	103,287.40	5.750	28.15	360	357	æ	31.31	821
Total:	3,995	\$1,071,738,004.44	100.00%	268,269.84	6.204%	75.57%	357	354	3	37.71%	701
Minimum FICO: 524											
Maximum FICO: 821											
WA FICO: 701											

Loan to Value Ratio	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	рті	FICO
10.01% - 15.00%	2	\$425,000.00	0.04%	212,500.00	6.390%	11.04%	360	356	4	0.00%	171
15.01% - 20.00%	œ	1,755,140.90	0.16	219,392.61	6.923	16.50	357	355	e	20.17	929
20.01% - 25.00%	10	1,368,557.69	0.13	136,855.77	5.897	23.03	329	327	7	38.06	734
25.01% - 30.00%	81	3,128,082.30	0.29	173,782.35	2.607	26.88	312	309	7	27.22	731
30.01% - 35.00%	11	3,685,967.83	0.34	216,821.64	5.963	32.69	327	325	6	36.01	683
35.01% - 40.00%	34	9,263,743.04	98.0	272,463.03	5.739	37.95	344	342	7	29.44	725
40.01% - 45.00%	47	13,019,226.77	1.21	277,004.82	5.855	42.71	350	348	7	30.39	710
45.01% - 50.00%	11	17,490,680.22	1.63	246,347.61	5.874	47.63	339	336	33	32.82	728
50.01% - 55.00%	82	28,412,328.25	2.65	346,491.81	2.907	52.59	355	353	7	35.48	719
55.01% - 60.00%	911	36,078,513.08	3.37	311,021.66	5.874	57.98	347	345	7	33.87	269
60.01% - 65.00%	188	60,226,362.64	5.62	320,352.99	5.893	63.77	353	350	w)	34.46	704
65.01% - 70.00%	256	70,622,806.22	6:29	275,870.34	6.155	69.19	357	354	ť	37.42	702
70.01% - 75.00%	246	70,116,584.44	6.54	285,026.77	6.263	73.66	356	353	3	37.42	704
75.01% - 80.00%	2,418	642,222,608.70	59.92	265,600.75	6.176	79.75	359	356	£	37.98	703
80.01% - 85.00%	70	21,649,717.60	2.02	309,281.68	919.9	84.34	360	358	7	41.33	647
85.01% - 90.00%	262	62,454,278.17	5.83	238,375.11	6.870	89.59	360	358	7	41.09	899
90.01% - 95.00%	118	23,097,286.40	2.16	195,739.72	7.095	94.81	360	358	7	37.57	695
95.01% - 100.00%	32	6,721,120.19	0.63	210,035.01	6.465	99.85	360	358	7	38.89	726
Total:	3,995	\$1,071,738,004.44 100.00%	100.00%	268,269.84	6.204%	75.57%	357	354	3	37.71%	701
Minimum: 10.61											
Maximum: 100.00											_

Combined Loan To Value Ratio	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	Ha	FICO
10.01% - 15.00%	2	6425 000 00	0.04%	212 500 00	%062.9	11 04%	360	356	4	0.00%	171
2000 OF 2010 FF		17 201 002 1	71.0	347 015 35	107	17.71	999		٠,	200	
15.01% - 20.00%	~	1,129,101.45	91.0	CC.CIO,141	0.847	16.51	360	201	1	19.70	650
20.01% - 25.00%	∞	1,053,557.69	0.10	131,694.71	5.892	23.09	320	318	7	38.06	739
25.01% - 30.00%	15	2,022,492.47	0.19	134,832.83	5.721	27.08	303	301	3	27.22	714
30.01% - 35.00%	19	4,206,627.68	0.39	221,401.46	5.924	31.33	331	329	7	35.98	693
35.01% - 40.00%	32	7,867,743.04	0.73	245,866.97	5.846	37.52	341	339	7	27.49	725
40.01% - 45.00%	45	12,166,798.43	1.14	270,373.30	5.896	42.62	349	347	7	30.39	402
45.01% - 50.00%	29	16,309,910.99	1.52	243,431.51	5.885	47.24	341	339	7	34.82	724
50.01% - 55.00%	78	26,089,051.00	2.43	334,475.01	5.895	52.65	353	351	7	34.93	717
55.01% - 60.00%	102	31,613,836.57	2.95	309,939.57	5.846	57.99	345	343	7	33.89	969
60.01% - 65.00%	175	58,475,901.53	5.46	334,148.01	5.854	62.72	352	350	3	34.25	703
65.01% - 70.00%	152	46,083,342.04	4.30	303,179.88	6.059	68.75	355	352	3	37.52	705
70.01% - 75.00%	191	50,886,635.65	4.75	316,066.06	6.139	72.43	355	352	ĸ	38.83	702
75.01% - 80.00%	692	201,990,139.42	18.85	291,893.27	6.173	78.78	357	354	3	37.92	703
80.01% - 85.00%	96	34,467,350.10	3.22	359,034.90	6.381	80.56	360	357	3	39.39	999
85.01% - 90.00%	524	143,470,460.81	13,39	273,798.59	6.539	82.79	360	358	7	38.31	169
90.01% - 95.00%	165	137,212,837.53	12.80	232,170.62	6.483	81.35	360	357	7	36.95	700
95.01% - 100.00%	1,229	295,667,212.03	27.59	240,575.44	6.124	80.17	360	357	2	38.59	704
Total:	3,995	\$1,071,738,004.44 100.00%	100.00%	268,269.84	6.204%	75.57%	357	354	3	37.71%	701
Minimum: 10.61											
Maximum: 100.00											

Geographic Concentration	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
Сайботія	1,442	\$506,725,674.26	47.28%	351,404.77	5.984%	73.11%	357	354	9	38.15%	705
Georgia	292	146,850,353.72	13.70	191,211.40	6.024	78.91	359	357	7	35.03	718
New Jersey	797	78,931,738.03	7.36	301,266.18	6.590	77.95	351	349	7	38.74	089
New York	205	70,711,786.21	09.9	344,935.54	6.415	74.31	355	353	7	40.91	683
Florida	315	63,726,687.26	5.95	202,306.94	6.699	79.46	357	355	7	36.12	669
Nevada	16	22,379,685.01	2.09	245,930.60	6.152	77.38	360	357	60	38.25	704
Arizona	108	21,727,167.28	2.03	201,177.47	6.455	78.90	356	354	٣	36.59	269
Massachusetts	59	20,175,541.00	1.88	315,242.83	6.631	74.63	358	326	6	38.88	989
Washington	70	16,986,988.54	1.58	242,671.26	6.058	80.15	360	358	7	36.96	169
Colorado	3 6	14,372,004.64	1.34	256,642.94	6.521	77.05	360	357	3	37.82	705
Texas	102	13,721,883.15	1.28	134,528.27	6.654	79.28	356	353	3	38.10	669
Connecticut	4	11,584,559.15	1.08	263,285.44	6.370	71.37	357	355	7	37.86	069
Michigan	95	10,328,042.07	96.0	184,429.32	6.727	78.03	360	357	m	39.95	691
Maryland	43	9,791,052.22	16.0	227,698.89	6.710	78.93	354	352	7	40.77	029
Pennsylvania	49	7,625,080.38	0.71	155,613.89	6.703	79.50	360	358	7	37.41	689
Virginia	31	7,560,535.81	0.71	243,888.25	6.473	78.83	360	357	3	36.39	694
North Carolina	35	6,708,220.98	0.63	191,663.46	6.551	74.64	360	357	6	37.31	682
South Carolina	34	6,591,062.79	19.0	193,854.79	6.703	70.03	360	357	m	31.35	703
Hawaii	13	4,407,938.83	0.41	339,072.22	6.276	79.25	360	357	6	36.64	969
New Mexico	23	3,168,334.50	0.30	137,753.67	6.683	82.27	360	357	3	37.59	701
Illinois	18	3,147,089.80	0.29	174,838.32	6.981	80.74	357	355	7	37.33	723
Oregon	19	3,113,154.02	0.29	163,850.21	6.599	78.58	360	358	7	39.85	8/9
Rhode Island	12	3,054,835.61	0.29	254,569.63	6.734	78.35	360	358	7	39.73	638
Ohio	7.7	2,844,003.70	0.27	105,333.47	6.691	74.97	340	337	7	36.78	672
Minnesota	41	2,434,162.34	0.23	173,868.74	6.782	79.66	360	326	4	38.17	705
Tennessee	16	2,415,704.81	0.23	150,981.55	6.599	80.38	360	357	3	33.97	717
Alabama	10	1,526,031.81	0.14	152,603.18	6.755	82.94	360	358	7	36.77	192
Mississippi	14	1,469,980.73	0.14	104,998.62	6.557	76.40	360	358	7	36.55	707
Maine	7	1,043,736.50	0.10	149,105.21	6.560	85.32	360	357	3	38.61	730
Missouri	S	1,024,724.66	0.10	204,944.93	6.774	78.56	360	357	3	40.93	671
Arkansas		959,210.12	0.00	191,842.02	6.311	77.84	360	326	4	41.12	718
New Hampshire	vo	898,627.22	80.0	179,725.44	6.764	82.56	360	357	€	31.86	629
Indiana	∞	869,543.40	0.08	108,692.92	916.9	84.72	360	357	e	45.68	029
Delaware	3	691,691.28	90.0	230,563.76	7.122	81.52	360	358	7	35.95	649
Kentucky	v	464,193.14	0.04	92,838.63	9/9/9	79.21	360	357	ĸ	46.43	683
Utah	4	395,550.00	0.04	98,887.50	6.567	69.70	360	358	7	27.69	692
Nebraska	3	318,100.00	0.03	106,033.33	6.359	76.79	360	356	4	41.20	727
South Dakota	7	265,475.00	0.05	132,737.50	6.427	78.27	360	326	4	42.29	697
Wyoming	-	143,100.00	0.01	143,100.00	6.500	89.44	360	356	4	0.00	629
Iowa	-	117,600.00	0.01	117,600.00	6.500	80.00	360	356	4	43.66	726
Wisconsin	-	112,319.43	10.0	112,319.43	6.875	87.12	360	356	4	40.75	623
Alaska	-	109,335.02	10.0	109,335.02	6.125	48.89	360	358	7	37.81	649
Kansas	-	91,200.00	0.01	91,200.00	6.625	80.00	360	356	4	0.00	629
Idaho	1	87,350.00	0.01	87,350.00	6.375	69.98	360	358	7	38.48	755
Oklahoma	-	66,950.00	10.0	66,950.00	7.500	94.96	360	357	3	41.86	773
Total:	3,995	\$1,071,738,004.44 100.00%	100.00%	268,269.84	6.204%	75.57%	357	354	6	37.71%	101

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North-South CA	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM AGE	AGE	DTI	FICO
North CA	321	\$119,998,116.09	11.20%	373,825.91	5.980%	71.45%	357	354		37.21%	
South CA	1,121	386,727,558.18	36.08	344,984.44	5.985	73.63	357	354	3	38.42	703
States Not CA	2,553	565,012,330.17		221,313.09	6.401	11.11	357	355	7	37.32	
Total:	3,995	\$1,071,738,004.44 100.00%	100.00%	268,269.84	6.204%	75.57%	357	354	3	37.71%	701

Zip Code Concemtration	COUNT	UPB	%	AVG UPB	WAC	LT	OTERM V	WAM	AGE	DTI	FIC0
30349	14	\$6,765,480.01		165,011.71	6.098%	81.75%	360	358	7	36.84%	692
30319	13	4,914,056.00		378,004.31	5.383	76.04	360	358	7	30.20	735
30213	31	4,788,586.28	0.45	154,470.53	6.128	79.45	360	358	7	34.48	669
92336	4	4,728,552.60		337,753.76	5.821	80.00	360	357	es	39.27	169
92562	10	4,136,935.19		413,693.52	5.995	79.09	360	358	7	40.53	999
Other	3,886	1,046,404,394.36		269,275.45	6.211	75.47	357	354	3	37.75	701
Total:	3,995	\$1,071,738,004.44	100.00%	268,269.84	6.204%	75.57%	357	354	3	37.71%	701

Loan Purpose	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
Purchase	2,539	\$628,366,912.11	58.63%	247,485.98	6.225%	79.10%	359	356		37.91%	709
Refinance - Cashout	1,197	364,779,378.91	34.04	304,744.68	6.239	70.63	355	352	7	38.12	684
Refinance - Rate Term	259	78,591,713.42	7.33	303,442.91	5.867	70.24	351	349	3	34.29	715
Total:	3,995	\$1,071,738,004.44	100.00%	268,269.84	6.204%	75.57%	357	354	33	37.71%	701

Document Type	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	ITG	FICO
Stated Income Full Asset	1,385	\$388,735,256.94	36.27%	280,675.28	6.148%	76.73%	358	356	ĸ	37.47%	704
Stated Documentation	098	232,925,316.98	21.73	270,843.39	6.414	77.33	356	354	7	38.71	681
Full Documentation	924	232,439,529.54	21.69	251,557.93	6.005	77.39	356	354	7	37.10	712
No Income No Asset	541	131,558,170.99	12.28	243,175.92	6.263	66.97	354	352	33	51.79	703
No Ratio	285	86,079,729.98	8.03	302,034.14	6.332	73.77	357	354	3	0.00	708
Total:	3,995	\$1,071,738,004.44	100.00%	268,269.84	6.204%	75.57%	357	354	€	37.71%	701

Property Type	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
Single Family Residence	2,216	\$627,624,708.13	28.56%	283,224.15	6.165%	74.31%	356	354	7	37.95%	669
PUD	1,131	264,073,721.67	24.64	233,486.93	6.221	78.02	358	356	7	36.92	703
Condo	377	91,931,306.12	8.58	243,849.62	6.178	78.16	359	357	3	36.46	710
2-4 Family	172	88,108,268.52	8.22	325,122.76	6.455	74.44	355	352		39.58	969
Total:	3,995	\$1,071,738,004.44	100.00%	268,269.84	6.204%	75.57%	357	354	6	37.71%	101

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Occupancy	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM AGE	AGE	DTI	FICO
Owner Occunied	3.140	\$898,959,020,10	83.88%	286,292.68	6.129%	75.73%	357	354	7	30.06%	669
Non-Owner Occupied	629	133,249,326,58	12.43	196,243.49	6.575	74.01	358	355	e	30.32	713
Second Home	176	39,529,657.75		224,600.33	859'9	77.17	359	357	6	28.64	702
Total:	3.995	\$1.071,738,004.44 100.00%	100.00%	268,269,84	6.204%	75.57%	357	354	3	30.04%	701

Lien Position	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM WAM AGE	WAM	AGE	DTI	DTI FICO
	3,995	\$1,071,738,004.44 100.00%	100.00%	268,269.84	6.204%	75.57%	357	357 354	3	37.71%	701
Total:	3,995	\$1,071,738,004.44 100.00%	100.00%	268,269.84	6.204%	75.57%	357	354	3	37.71%	701

Prepayment Penalty	COUNT	UPB	%	AVG UPB	WAC	LTV	LTV OTERM	WAM	AGE	DTI	FICO
0	1.084	\$307,510,391.27	28.69%	283,681.17	6.439%	76.22%		353	E	38.81%	•
	34	12,398,483,33		364,661.27	5.952	68.72	360	357	6	34.55	730
12	313	104,825,284.78		334,905.06	6.248	73.49		353	æ	39,43	_
24	928	250,438,622.05		261,418.19	6.153	78.32	360	357	e	37.78	Ĭ
· ·	1.322	323,741,949,94	30.21	244,888.01	6.083	73.48	355	353	7	36.96	•
09	284	72,823,273.06		256,419.98	5.899	76.80	358	356	7	34.61	728
Total:	3,995	\$1,071,738,004.44 100.00%	100.00%	268,269.84	6.204%	75.57%	357	354	6	37.71%	701
wa Тегт: 21.803	;										

Balloon Flag	COUNT	UPB	%	AVG UPB	WAC	LTV	LTV OTERM W	/AM	AGE	DTI	FICO
Not a Balloon Loan	3,995	\$1,071,738,004.44	4 100.00%	268,269.84	6.204%	75.57%	357	354	3	37.71%	701
Total:	3,995	\$1,071,738,004.44 100.00%	100.00%	268,269.84	6.204%	75.57%	357	354	æ	37.71%	701

Originator	COUNT	UPB	%	AVG UPB	WAC	LTV	LTV OTERM WAM	WAM	AGE	DTI	FICO
OPTEUM	3,995	\$1,071,738,004.44 100.00%	100.00%	268,269.84 6.204%	6.204%	75.57%	357	357 354 3 3	3	37.71%	701
Total:	3.995	\$1,071,738,004,44 100.00%	100.00%	268,269,84	6.204%	75.57%	357	354 3	3	37.71%	701

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Gross Rate-ARMS	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
3.501% - 4.000%	-	\$274,899.00	0.04%	274,899.00	3.875%	80.00%		355	ĸ	29.97%	707
4.001% - 4.500%	∞	2,269,585.00	0.34	283,698.13	4.418	74.54		356	4	29.26	726
4.501% - 5.000%	78	26,786,263.14	4.04	343,413.63	4.900	75.18		357	33	35.70	729
5.001% - 5.500%	299	87,060,793.94	13.14	291,173.22	5.358	75.49		358	7	35.56	724
5.501% - 6.000%	200	209,511,844.58	31.61	296,758.99	5.834	76.71		357	£	38.02	708
6.001% - 6.500%	644	175,060,447.48	26.41	271,832.99	6.311	78.51	360	357	3	38.10	069
6.501% - 7.000%	401	99,572,357.67	15.02	248,310.12	6.794	80.78		358	7	39.14	<i>LL</i> 9
7.001% - 7.500%	154	36,209,904.99	5.46	235,129.25	7.288	82.47		358	7	38.36	629
7.501% - 8.000%	75	18,166,179.32	2.74	242,215.72	7.764	86.14		358	7	39.57	658
8.001% - 8.500%	26	5,388,954.71	0.81	207,267.49	8.299	84.62		358	7	38.25	655
8.501% - 9.000%	7	1,787,959.38	0.27	255,422.77	8.752	83.86		357	3	43.86	651
%005.6 - %100.6	2	272,200.00	0.04	136,100.00	9.293	98.05		357	33	47.92	618
9.501% - 10.000%	-	400,000.00	0.00	400,000.00	9.875	94.12	360	359	-	45.16	609
Total:	2,402	\$662,761,389.21 100.00%	100.00%	275,920.64	6.162%	78.24%	360	357	3	3 37.82%	869
Minimum: 3.875%											

Gross Rate-FRMS	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
4.501% - 5.000%	15	\$10,446,791.05	2.55%	696,452.74	4.951%	61.05%		317	7	31.28%	743
5.001% - 5.500%	79	28,613,324.56	7.00	362,193.98	5.415	61.30		325	7	33.64	733
5.501% - 6.000%	433	133,593,546.59	32.67	308,530.13	5.865	66.94		349	7	36.49	716
6.001% - 6.500%	535	129,945,329.14	31.77	242,888.47	6.328	73.61	356	353	33	39.16	707
6.501% - 7.000%	313	67,493,123.53	16.50	215,632.98	984.9	76.67		353	33	38.91	289
7.001% - 7.500%	121	22,376,081.94	5.47	184,926.30	7.298	76.82		357	£	36.01	069
7.501% - 8.000%	73	13,032,404.59	3.19	178,526.09	7.77	81.23		357	3	40.77	889
8.001% - 8.500%	91	2,318,245.68	0.57	144,890.36	8.243	80.01		357	3	30.93	959
8.501% - 9.000%	9	997,771.19	0.24	166,295.20	8.761	83.59	•	357	'n	27.05	949
9.501% - 10.000%	-	133,963.52	0.03	133,963.52	10.000	80.00	360	357	e	16.87	959
11.501% - 12.000%	-	26,033.45	0.01	26,033.45	12.000	16.00	180	171	3	39.17	631
Total:	1,593	\$408,976,615.23 100.00%	100.00%	256,733.59	6.271%	71.23%	352	349	2	37.50%	706
Minimum: 4.750% Maximum: 12.000%											

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FICO	629	716	969	869	869	705	693	669	869	701	692	99	689	657	648	640	639	628	632	628	632	619	610	636	621	581	869		
DTI	40.61%	36.38	38.54	36.71	38.53	35.85	41.57	36.53	42.54	39.74	37.23	43.03	41.88	38.97	39.81	42.15	41.48	39.33	41.81	41.26	40.34	47.45	46.32	39.24	39.37	47.92	37.82%		
AGE	9	7	9	ĸ	7	3	4	e	33	£	4	7	ĸ	7	3	7	ო	7	7	7	6	7	7	7	£	S			
WAM	354	358	357	357	358	357	356	357	357	357	356	358	357	358	357	358	357	358	358	358	357	358	358	358	357	355	357		
OTERM	360	360	360	360	360	360	360	360	360	360	360	360	360	360	360	360	360	360	360	360	360	360	360	360	360	360	360		
LTV	80.00%	77.02	76.88	78.07	78.53	76.44	75.35	76.49	76.19	80.00	78.81	82.12	80.51	87.18	19.61	81.91	85.21	85.70	86.12	86.80	86.42	88.29	86.85	82.68	84.81	100.00	78.24%		
WAC	4.250%	6.013	6.098	6.231	6.030	6.083	6.189	6.235	6.745	6.719	5.564	5.681	6.305	6.132	6.367	6.585	6.846	7.102	7.181	7.269	7.490	8.219	8.282	8.608	8.902	9.400	6.162%		
AVG UPB	150,400.00	254,141.83	311,311.14	307,374.99	301,166.49	252,230.64	391,592.69	350,792.86	340,572.91	301,942.86	371,789.94	352,139.38	278,666.13	316,615.76	291,819.16	270,140.07	260,530.08	247,795.71	247,974.67	244,935.53	249,750.60	314,045.89	239,387.68	198,509.13	246,036.05	166,000.00	275,920.64		
%	0.02%	38.50	6.29	6.03	21.58	8.26	1.71	2.33	0.77	0.32	0.34	0.37	1.01	1.58	1.94	1.87	2.36	1.05	98.0	4.1	0.64	0.33	0.14	0.15	0.07	0.03	100.00%		
UPB	\$150,400.00	255,158,401.04	41,715,693.17	39,958,749.13	143,054,082.17	54,734,049.43	11,356,188.07	15,434,885.78	5,108,593.68	2,113,600.00	2,230,739.63	2,464,975.69	6,687,987.05	10,448,320.16	12,840,043.20	12,426,443.39	15,631,804.69	6,938,279.88	5,703,417.35	9,552,485.73	4,245,760.26	2,198,321.25	957,550.72	992,545.64	492,072.10	166,000.00	\$62,761,389.21 100.00%		
COUNT	-	1,004	134	130	475	217	29	44	15	7	9	7	24	33	4	46	99	28	23	39	11	7	4	S	7	-	2,402		
Gross Margin	1.001% - 1.250%	2.001% - 2.250%	2.251% - 2.500%	2.501% - 2.750%	2.751% - 3.000%	3.001% - 3.250%	3.251% - 3.500%	3.501% - 3.750%	3.751% - 4.000%	4.001% - 4.250%	4.251% - 4.500%	4.501% - 4.750%	4.751% - 5.000%	5.001% - 5.250%	5.251% - 5.500%	5.501% - 5.750%	5.751% - 6.000%	6.001% - 6.250%	6.251% - 6.500%	6.501% - 6.750%	6.751% - 7.000%	7.001% - 7.250%	7.251% - 7.500%	7.501% - 7.750%	7.751% - 8.000%	8.251% - 8.500%	Total:	Minimum: 1.250% Maximum: 8.400%	Weighted Average: 3.098%

Minimum Rate	COUNT	UPB	%	AVG UPB	WAC	LTV	LTV OTERM WAM AGE	WAM	AGE	DTI	FIC0
1.001% - 2.000%	-	\$150,400.00	0.02%	150,400.00	4.250%	80.00%		354	9	40.61%	629
2.001% - 3.000%	1,743	479,886,925.52	72.41	275,322.39	6.043	77.55		358	7	37.24	208
3.001% - 4.000%	305	86,633,716.95	13.07	284,044.97	6.163	76.29		357	33	36.80	702
4.001% - 5.000%	21	6,481,739.63	0.98	308,654.27	6.590	79.15		357	3	39.61	710
5.001% - 6.000%	39	11,862,465.12	1.79	304,165.77	5.764	80.83	360	357	٣	41.15	658
6.001% - 7.000%	661	54,507,770.04	8.22	273,908.39	6.596	82.64		358	7	40.74	642
7.001% - 8.000%	78	19,448,832.46	2.93	249,344.01	7.505	87.90		358	7	41.03	631
8.001% - 9.000%	14	3,223,539.49	0.49	230,252.82	8.467	87.13		358	7	43.77	919
9.001% - 10.000%	2	566,000.00	0.09	283,000.00	9.736	95.84		358	7	45.97	601
Total:	2,402	\$662,761,389.21 100.00%	100.00%	275,920.64	6.162%	78.24%	360	357	3	3 37.82%	869
Minimum: 1.250% Maximum: 9.875% Weighted Average: 3.214%			,								

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Maximum Rate	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
9.001% - 10.000%	26	\$9,867,750.54	1.49%	379,528.87	4.923%	74.62%	360	357	٤	35.39%	l
10.001% - 11.000%	468	130,843,672.97	19.74	279,580.50	5.589	76.36		357	e	36.88	
11.001% - 12.000%	1,054	292,447,712.68	44.13	277,464.62	5.980	77.30	360	357	· m	37.21	
12.001% - 13.000%	664	181,836,651.78	27.44	273,850.38	6.582	79.70	360	357	(1)	39.18	
13.001% - 14.000%	155	37,879,403.38	5.72	244,383.25	7.522	84.73	360	358	7	39.05	
14.001% - 15.000%	23	5,602,817.70	0.85	243,600.77	8.141	84.79	360	358	7	43.56	
15.001% - 16.000%	3	672,200.00	0.10	224,066.67	9.639	95.71	360	358	7	45.97	
16.001% - 17.000%	_	676,000.00	0.10	676,000.00	4.875	80.00	360	355	v	0.00	
17.001% - 18.000%	3	1,427,990.34	0.22	475,996.78	5.784	76.49	360	355	10	0.00	
18.001% - 19.000%	5	1,507,189.81	0.23	301,437.96	6.588	77.83	360	356	4	44.54	677
Total:	2,402	\$662,761,389.21 100.00%	100.00%	275,920.64		6.162% 78.24%	360	357	3	3 37.82%	869
Minimum: 9.625%											
Maximum: 18.750%											
Weighted Average: 11.817%											

Next Rate Reset Date	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
2005-10-01	21	\$7,394,074.65	1.12%	352,098.79	5.187%	78.05%	360	355	v	31.82%	716
2005-11-01	56	7,782,754.62	1.17	299,336.72	5.754	74.69	360	356	4	39.91	707
2005-12-01	33	10,979,022.36	1.66	332,697.65	6.028	79.07	360	357	m	36.21	711
2006-01-01	13	5,245,733.00	0.79	403,517.92	5.867	66.23	360	358	7	31.91	90/
2006-02-01	-	447,200.00	0.02	447,200.00	5.250	80.00	360	359	-	31.31	733
2006-03-01	2	337,600.00	0.05	168,800.00	4.458	80.00	360	354	9	25.57	715
2007-02-01	7	646,341.68	0.10	323,170.84	6.153	75.83	360	353	7	45.89	609
2007-03-01	7	649,979.99	0.10	324,990.00	6.563	81.45	360	354	9	44.77	189
2007-04-01	39	10,855,114.07	1.64	278,336.26	6.205	78.33	360	355	ĸ	39.76	229
2007-05-01	98	23,184,128.29	3.50	269,582.89	6.343	77.99	360	356	4	40.69	829
2007-06-01	331	90,631,843.30	13.67	273,812.22	6.258	79.28	360	357	e	38.95	829
2007-07-01	323	86,736,731.12	13.09	268,534.77	6.268	80.19	360	358	7	38.98	682
2007-08-01	221	63,775,979.00	9.62	288,579.09	6.344	81.49	360	359	-	39.71	88
2007-11-01	-	104,866.54	0.02	104,866.54	4.625	91.05	360	350	10	32.97	865
2008-02-01	_	88,294.98	10.0	88,294.98	7.586	85.00	360	353	1	31.21	289
2008-04-01	13	3,468,406.27	0.52	266,800.48	5.975	75.90	360	355	ĸ	40.26	714
2008-05-01	45	15,007,215.10	2.26	333,493.67	961.9	75.16	360	356	4	39.12	1117
2008-06-01	9	19,905,405.95	3.00	331,756.77	6.208	16.67	360	357	3	40.20	869
2008-07-01	44	10,369,708.33	1.56	235,675.19	6.009	79.30	360	358	7	37.98	694
2008-08-01	21	4,924,404.00	0.74	234,495.43	6.181	79.81	360	359	_	36.29	695
2010-03-01	2	511,600.00	0.08	255,800.00	5.936	78.71	360	354	9	42.60	695
2010-04-01	30	6,598,932.90	1.00	219,964.43	6.049	77.74	360	355	S	40.79	720
2010-05-01	105	31,376,157.54	4.73	298,820.55	6.210	77.35	360	356	4	37.13	703
2010-06-01	367	101,143,117.17	15.26	275,594.32	6.081	77.00	360	357	£	37.20	713
2010-06-30	-	449,000.00	0.02	449,000.00	5.875	68.57	360	358	7	39.39	683
2010-07-01	294	72,531,448.71	10.94	246,705.61	6.160	77.65	360	358	7	35.92	208
2010-08-01	212	50,822,851.00	1.67	239,730.43	6.231	78.37	360	359	-	37.04	705
2012-05-01	4	1,285,800.00	0.19	321,450.00	5.671	68.94	360	326	4	35.33	720
2012-06-01	34	11,662,834.12	1.76	343,024.53	5.676	74.83	360	357	3	33.88	734
2012-07-01	16	7,089,186.54	1.07	443,074.16	6.025	73.22	360	358	7	36.05	741
2012-08-01	18	5,278,200.00	0.80	293,233.33	5.606	80.31	360	359	-	35.42	726
2015-06-01	22	7,770,158.00	1.17	353,189.00	5.687	75.07	360	357	٣	28.97	160
2015-07-01	01	3,169,800.00	0.48	316,980.00	5.676	73.87	360	358	7	31.48	743
2015-08-01	2	537,500.00	0.08	268,750.00	5.413	68.69	360	359	-	23.04	737
Total:	2,402	\$662,761,389.21 100.00%	100.00%	275,920.64	6.162%	78.24%	360	357	ε,	37.82%	869
Minimum: 20051001 Maximum: 20150801											-
Weighted Average: 20081225											

The information been has been provided stoley by UBS Investment Bank. Neither the issuer of certificates not any of its affiliates makes any representation at to the accuracy or completeness of the information been. The information contained herein will be superseded by the description of the moregage boars contained and/or incorporated by reference in the Prospectus Supplement relating to the Certificates and supersedes all information contained and or incorporated in the Prospectus Supplement relating to the Certificates and supersedes all information contained in any contained times the certain to the moregage pool previously provided by UBS Investment Bank.

Initial Rate Cap	COUNT	UPB	%	AVG UPB	WAC		LTV OTERM WAM AGE	WAM	AGE	DTI	FICO
1.000%	87	\$28,278,179.01	4	325,036.54	5.725%	76.17%	360	357	3	34.58%	713
1.500%	4	1,093,083.67	0.16	273,270.92	6.471	76.83	360	357	m	33.67	648
2.000%	\$	17,458,376.65		323,303.27	6.061	77.88	360	357	ĸ	39.94	705
3.000%	1,104	303,151,571.91		274,593.82	6.282	79.68	360	358	7	39.22	189
5.000%	935	237,625,132.40		254,144.53	6.174	78.05	360	358	7	36.75	206
%000%	218	75,155,045.56		344,747.92	5.823	73.94	360	357	100	35.74	732
Total:	2,402	\$662,761,389.21 100.00%	100.00%	275,920.64	6.162%	٠.	360	357	3	3 37.82%	869
Minimum: 1.000%											
Maximum: 6.000%											
Weighted Average: 3.943%											

Periodic Rate Cap	COUNT	UPB	%	AVG UPB	WAC	LTV	WAC LTV OTERM WAM AGE	WAM	AGE	DTI	FICO
1.000% 2.000%	2,401	\$662,241,389.21 520,000.00	99.92% 0.08	275,818.99 520,000.00	6.161%	78.24%	360	357 355	6 8	37.82% 0.00	698
Total:	2,402	\$662,761,389.21 100.00%	100.00%	275,920.64	6.162%	78.24%	360	357	3	360 357 3 37.82%	869
Minimum: 1.000% Maximum: 2.000% Wrichted Averse: 1.001%											

PMI	COUNT	UPB	%	AVG UPB	WAC	LTV 0	OTERM	WAM	AGE	ITG	FICO
GEMICO	14	\$2,698,356.90	0.25%	192,739.78	7.000%	91.48%	360	356	4	39.12%	695
MGIC	œ	1,828,516.29	0.17	228,564.54	6.488	89.85	360	357	3	38.60	691
MI (Company Unknown at Bid)	-	114,000.00	0.01	114,000.00	7.375	95.00		359		32.66	735
No MI	3,740	1,021,701,447.68		273,182.21	6.177	74.75		354	6	37.72	200
PMI Mortgage Insurance	9	13,992,101.97		215,263.11	6.885	91.28	360	358	7	39.15	711
Radian Guaranty	29	5,251,764.67		181,095.33	6.876	89.35		356	7	39.56	682
Republic Mortgage Insurance	3	489,246.00		163,082.00	7.690	91.54		358	7	0.00	719
Triad Guaranty Insurance Co.	œ	1,468,645.62		183,580.70	6.977	94.59		358	7	42.26	709
United Guaranty	127	24,193,925.30		190,503.35	6.617	93.54		358	2	36.29	718
Total:	3,995	\$1,071,738,004.44	100.00%	268,269.84	6.204%	75.57%	357	354	3	37.71%	101

OPMAC05_4 1,071,738,004.44

FIG

L		% of nool	VT I operave	VT I 2008 AVORE VT I	I TV shows 90%	% full doc	W. Osenory Occ.	Ours one	W. Boloss, 100t	W share COOK	Ş	i	1000		- 1- it
_			A LU DÉDICAD	C 0 0000 00 00	LIV BOOKE 30 /0	200	S CAN LES OCC	ave was	Š	% above book	2	ave Dil	60 × 10 ×	LIV above 80% L	Liv above 90%
4	FICO below 600	16,804,121.34	79.44	100:00	10.90	31.84	97.63	6.95	2.43	100.00	31.38	41.29	38.09		6.17
	FICO below 580	2,506,389.00	77.04	100.00	73.09	16.62	100.00	7.10	0.00	100.00	0.00	39.05	22.88		000
	FICO below 560	1,345,009.17	76.87	100.00	100.00	8.52	100.00	7.52	00.0	100.00	0.00	39.21	25.81	43.04	000
_	רדע														
		lood to %	average LTV	FICO <600	FICO < 575	% full doc	% owner occ	ave wac	% below 100k	% above 500k	01 %	ave DTI	DTI > 45%	LTV above 80%	LTV above 90%
æ	LTV above 85%	92,272,684.76	91.65	5.78	0.00	28.14	81.14	6.90	2.42	99.43	67.73	40.13	22.08	100.00	32.32
	LTV above 90%	29,818,406.59	95.95	3.48	00.0	44.70	79.53	6.95	2.69	100.00	77.76	37.94	12.22	100.00	100.00
	LTV above 95%	6,721,120.19	99.85	2.47	00:0	94.58	100.00	6.47	1.24	100.00	88.31	38.89	5.33	100.00	100.00

LTV above 80% LTV above 90% 14.15 2.53 25.06 3.07 23.44 2.07 DTI > 45% 32.37 100.00 100.00 ave DTI 44.84 49.38 54.86 % 10 74.92 60.22 45.61 % below 100k % above 500k 1.81 83.86 1.85 82.18 1.40 83.92 ave wac 6.26 6.42 6.39 % owner occ 84.98 79.58 75.54 % full doc 26.44 32.13 39.56 FICO < 575 0.26 0.48 0.00 FICO <600 2.89 5.40 7.09 average LTV 78.70 77.64 76.72 % of pool 366,074,556.52 118,503,935.12 31,137,920.46 DTI > 40% DTI > 45% DTI > 50% Ē

LTV > 80%	10.60	22.37	9.07	
DTI > 45%	14.65	18.90	8.67	
ave DTI	35.83	38.71	37.32	
% 10	68.84	63.83	100.00	
% above 500k	88.00	85.63	76.32	
% below 100k	7.01	1.51	1.66	
ave wac	6.57	6.41	6.16	
 % owner occ	0.00	85.31	84.83	
% full doc	16.83	00:00	21.72	
FICO < 575	0.00	0.74	0.00	
FICO <600	0.30	4.83	0.64	
average LTV	74.01	77.33	76.46	
% of pool	133,249,326.58	232,925,316.98	823,524,324.00	
	Investor Occupied	Stated Doc	Interest Only	

LTV > 90% 2.29 2.47 2.82

١	WHICH US 100 PERC							
	Months to next reset	Count	Balance (\$)	% of Balance	WAC	Remaining Term	WALTV	WA FICO
	0	816	232,006,831.00	28.17	6.288	356	72.42	208
	1	20	7,180,801.00	0.87	5.181	355	66.77	713
	2	72	6,636,576.00	0.81	5.688	356	74.10	711
	3	32	10,479,325.00	1.27	6.029		79.02	713
_	4	13	5,245,733.00	0.64	5.867	358	66.23	106
	5		447,200.00	90.0	5.250		80.00	733
_	9	2	337,600.00	0.04	4.458		80.00	715
	19	31	8,974,425.00	1.09	6.146	355	78.62	069
_	20	89	19,006,009.00	2.31	6.277	356	77.30	684
	21	593	74,550,043.00	9.05	6.158		78.63	989
	22	274	77,180,341.00	9.37	6.180		80.10	989
	23	171	50,510,139.00	6.13	6.192		89.68	589
_	31	12	3,072,007.00	0.37	5.921	355	77.25	735
	32	37	12,564,850.00	1.53	6.097	356	90'92	712
	33	52	17,930,205.00	2.18	6.184	357		702
	34	37	9,073,356.00	1.10	6.001	358	78.63	694
	35	11	3,885,204.00	0.47	5.981	359	78.52	202
	54	2	511,600.00	90'0	5.936			969
	55	27	5,964,671.00	0.72	6.063		77.50	720
	56	95	29,616,777.00	3.60	6.202	356	77.21	704
	57	346	94,827,088.00	11.51	6.068	357	17.01	713
	58	281	70,076,678.00	8.51	6.159		78.19	709
	59	202	48,776,301.00	26.5	6.221	359	78.54	206
	80	4	1,285,800.00	0.16	5.671	356	68.94	720
	81	31	10,954,400.00	1.33	5.637	357	75.07	734
	82	13	6,080,706.00	0.74	6.092	358	72.10	735
	83	16	4,872,200.00	0.59	5.618	329	81.09	724
	117	22	7,770,158.00	0.94	5.687	357	75.07	160
ات	118	10	3,169,800.00	0.38	5.676	358	73.87	743
ات	119	2	537,500.00	20.0	5.413	359	69.89	737
Ť	Total:	2919	823,524,324.00	100.00	6.157	357	76.46	704

F is DTI off current mortgage rate for IO

ڻ و	Summary of pool per grades							
	Credit Grade	Count	Balance (\$)	% of Balance	WAC	Remaining Term	WALTV	WA FICO
	N/A	3,995	1,071,738,004 44	100.00	6.204	354	75.57	701
	Total:	3,995	1,071,738,004.44	100.00	6.204	354	75.57	701
l								

What are top 10 cities and average strats for each	strats for each						
Top 10 Cities of Overall Pool	Count	Balance (\$)	% of Balance	WAC	Remaining Term	WALTV	WA FICO
LOS ANGELES	6/	31,774,049	2.96	5.881	355	20.69	20
ATLANTA	106	30,021,723	2.80	5.720	358	11.11	74
LAS VEGAS	70	16,097,712	1.50	6.150	357	78.34	70,
SAN DIEGO	32	13,171,141	1.23	5.831	357	73.20	72
RIVERSIDE	98	10,803,099	1.01	6.133	350	76.75	70
SANTA ANA	27	9,233,567	98.0	5.794	956	74.42	70
LONG BEACH	22	9,036,901	0.84	6.110	358	74.74	7.1
OXNARD	25	8,772,014	0.82	5.978	358	70.55	89
FONTANA	27	8,106,786	92'0	5.901	320	77.49	70
BROOKLYN	18	7,678,659	0.72	6.509	320	76.49	685
Other	3,553	927,042,351	86.50	6.245	354	75.76	369
Total:	3,995	1,071,738,004	100.00	6.204	354	75.57	02

L	What % of pool are LTV above 90%	and stated doc, IC), FICO below 600 or NOO?	¿O					
	LTV > 90	Loans	Balance (\$)	% of Balance	WAC	% stated Doctype	% IO Loans	% non-owner Occupied	% Fico Less Than 600
	LTV > 90	150	29,818,407	100.00	6.953	19.31	77.76	10.23	3.48

What is max LIV fo stated income and minimum FICO for stated income?

Max LTV for Stated Income Docume

100

Min Fico for Stated Income Docume

524

581

What is min FICO for loans above 90% LTV Min Fico for Ity greater than 90:

L Seasoning hisotry - any over 3m? 15.27 YES
M For loans below 100k do for D above but for top 5 MSAs

Pool Summary	COUNT	UPB	%	AVG UPB	WAC	LTV	LTV OTERM WAM AGE	WAM	AGE	DTI	рті ғісо
Conforming Non-Conforming	1,290	\$240,793,406.80 168,183,208.43	58.88%	186,661.56	6.405%	72.11%	350	348 352	3	38.23%	701
Total:	1,593	\$408,976,615.23 100.00%	100.00%	256,733.59	6.271%	71.23%	352	349	7	37.50%	706
AVG UPB: \$256,733.59 MIN UPB: \$26,033.45 MAX UPB: \$2,000.000.00 GROSS WAC: 6.2709012297% MIN RATE: 4.750% MIN ORIG LTV: 10.61% MAX ORIG TERM: 180 MAX ORIG TERM: 360 MIN ORIG TERM: 360 MAX ORIG TERM: 360 MAX ORIG TERM: 4758% % FULL/ALT: 26.95% % CASHOUT: 47.43% % BUYDOWN: 0.00% % LTV > 80 NO MI: 7.40% WA LTV: 71.23% % FICO > 679: 67.56% % FICO > 679: 67.56% % FIRST LIEN: 100.00% % PREPAT PENALTY: 72.46% CALIFORNIA %: 32.82% ROWH CA. %: 32.82% RARWS: 0.00% FIXED%: 100.00% FIXED%: 100.00% FIXED%: 100.00%											

Product Type	COUNT	UPB	%	AVG UPB	WAC		LTV OTERM WAM	WAM	AGE	DTI	рті ғісо
1SYR FXD	29	\$14,274,584.84	""	213,053.51	5.835%	57.89%	180	178	7	33.25%	700
15YR FXD -120 MONTH 10	-	1,880,000.00	0.46	1,880,000.00	4.750	80.00	180	177	ę	36.94	755
20YR FXD	14	3,761,581.50	0.92	268,684.39	5.996	59.72	240	237	٣	41.88	682
30YR FXD	969	158,933,617.88	38.86	228,352.90	6.292	70.97	360	358	7	39.17	704
30YR FXD - 60 MONTH 1O	11	3,783,160.00		343,923.64	6.294	80.08	360	357	٣	45.29	029
30YR FXD -120 MONTH 1O	804	226,343,671.00	55.34	281,521.98	6.301	72.23	360	358	2	36.38	708
Total:	1,593	\$408,976,615.23	100.00%	256,733.59	6.271%	71.23%	352	349	2	349 2 37.50%	706

								-			
Original Balance	COUNT	OPB	%	AVG 0PB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
\$0.01 - \$50.000.00	15	\$664,275.00	0.16%	44,285.00	7.146%	54.91%	340	337	3	28.06%	406
\$50.000.01 - \$100.000.00	160	13,007,426.00	3.17	81,296.41	6.721	70.16	353	351	က	36.88	669
\$100.000.01 - \$150.000.00	364	45,358,108.00	11.06	124,610.19	6.578	73.48	352	349	٣	38.09	704
\$150,000.01 - \$200,000.00	258	44,856,205.00	10.94	173,861.26	6.455	72.31	344	341	٣	37.80	694
\$200,000,01 - \$250,000,00	182	40,594,528.00	9.90	223,046.86	6.344	71.10	349	346	7	39.00	695
\$250,000.01 - \$300,000.00	159	43,691,681.00	99'01	274,790.45	6.340	72.02	354	352	7	38.00	702
\$300,000.01 - \$350,000.00	86	31,983,580.00	7.80	326,363.06	6.183	71.67	349	346	7	39.04	706
\$350.000.01 - \$400.000.00	95	35,688,551.00	8.70	375,668.96	6.336	75.20	357	354	7	40.01	695
\$400,000.01 - \$450,000.00	85	36,257,481.00	8.84	426,558.60	6.009	73.47	356	353	7	39.60	708
\$450,000.01 - \$500,000.00	54	25,870,308.00	6.31	479,079.78	6.156	72.73	355	323	7	37.16	712
\$500,000.01 - \$550,000.00	30	15,742,400.00	3.84	524,746.67	6.070	74.98	360	358	7	40.28	702
\$550,000,01 - \$600,000,00	19	10,929,600.00	2.67	575,242.11	6.081	70.87	360	357	6	34.21	729
\$600,000.01 - \$650,000.00	22	13,846,350.00	3.38	629,379.55	5.964	62.09	360	358	7	36.22	727
\$650,000.01 - \$700,000.00	7	4,703,750.00	1.15	671,964.29	5.897	74.94	360	358	7	33.20	711
\$700,000,01 - \$750,000,00	7	5,096,400.00	1.24	728,057.14	5.909	64.83	360	358	7	35.78	730
\$750,000,01 - \$800,000,00	4	3,160,500.00	0.77	790,125.00	5.837	52.41	314	312	7	33,37	754
\$800,000.01 - \$850,000.00	4	3,304,250,00	0.81	826,062.50	6.028	66.87	360	357	æ	32.07	710
\$850,000.01 - \$900,000.00	4	3,532,500.00	98'0	883,125.00	6.126	67.29	360	357	E	19.74	741
\$900,000.01 - \$950,000.00	3	2,783,200.00	99.0	927,733.33	5.714	96.69	360	358	7	40.14	737
\$950,000.01 - \$1,000,000.00	12	11,866,989.00	2.89	988,915.75	6.502	64.85	360	357	6	33.79	709
\$1,000,000.01 >=	11	17,085,900.00	4.17	1,553,263.64	5.667	56.78	327	325	2	28.87	729
Total:	1,593	\$410,023,982.00 100.00%	100.00%	257,391.07	6.271%	71.23%	352	349	7	37.50%	706
Minimum: \$26,400.00											
Maximum: \$2,000,000.00											

Unpaid Balance	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
80.01 - \$50.000.00	15	\$661,350.97	0.16%	44,090.06	7.143%	54.91%	340	337	6	28.06%	402
\$50,000.01 - \$100,000.00	160	12,955,247.05	3.17	80,970.29	6.721	70.16	353	351	~	36.88	669
\$100,000,01 - \$150,000,00	365	45,368,594.87	11.09	124,297.52	6.584	73.50	352	349	6	38.05	703
\$150,000.01 - \$200,000.00	259	44,960,051.72	10.99	173,590.93	6.445	72.38	344	347	3	37.90	694
\$200,000.01 - \$250,000.00	180	40,071,689.43	9.80	222,620.50	6.348	71.02	349	346	7	38.94	695
\$250,000.01 - \$300,000.00	160	43,864,139.87	10.73	274,150.87	6.335	71.83	353	320	7	38.00	703
\$300,000.01 - \$350,000.00	100	32,636,427.43	7.98	326,364.27	6.189	72.06	350	348	7	39.21	707
\$350,000.01 - \$400,000.00	93	34,953,870.19	8.55	375,848.07	6.342	75.19	357	354	7	39.85	694
\$400,000.01 - \$450,000.00	25	35,759,523.40	8.74	425,708.61	6.095	73.46	356	353	7	39.62	708
\$450,000.01 - \$500,000.00	54	25,805,019.39	6.31	477,870.73	6.155	72.73	356	353	7	37.16	712
\$500,000.01 - \$550,000.00	31	16,267,181.47	3.98	524,747.79	6.072	75.15	360	358	7	40.16	703
\$550,000.01 - \$600,000.00	18	10,360,029.78	2.53	575,557.21	6.078	70.39	360	357	8	33.95	728
\$600,000.01 - \$650,000.00	22	13,831,863.40	3.38	628,721.06	5.964	67.08	360	358	7	36.19	722
\$650,000.01 - \$700,000.00	7	4,698,521.68	1.15	671,217.38	5.897	74.93	360	358	7	33.20	711
\$700,000.01 - \$750,000.00	7	5,091,482.86	1.24	727,354.69	5.909	64.82	360	358	7	35.78	730
\$750,000.01 - \$800,000.00	4	3,151,123.15	0.77	787,780.79	5.838	52.42	315	313	7	33.36	753
\$800,000.01 - \$850,000.00	4	3,298,378.49	0.81	824,594.62	6.028	66.87	360	357	€	32.03	710
\$850,000.01 - \$900,000.00	4	3,532,500.00	98.0	883,125.00	6.126	67.29	360	357	د	19.74	741
\$900,000.01 - \$950,000.00	٣	2,778,335.19	89.0	926,111.73	5.716	96.69	360	358	7	40.14	737
\$950,000.01 - \$1,000,000.00	12	11,860,306.27	2.90	988,358.86	6.503	64.85	360	357	د	33.79	406
\$1,000,000,01 >=	11	17,070,978.62	4.17	1,551,907.15	2.667	56.78	327	325	7	28.89	729
Total:	1,593	\$408,976,615.23 100.00%	100.00%	256,733.59	6.271%	71.23%	352	349	7	37.50%	206
Minimum: \$26,033.45 Maximum: \$2,000,000.00											

Gross Rate	COUNT	UPB	%	AVG UPB	WAC	LTV	LTV OTERM WAM	WAM	AGE	DTI	FICO
4.501% - 5.000%	15	\$10,446,791.05	2.55%	696,452.74	4.951%	61.05%		317	7	31.28%	743
5.001% - 5.500%	79	28,613,324.56	7.00	362,193.98	5.415	61.30		325	7	33.64	733
5.501% - 6.000%	433	133,593,546.59	32.67	308,530.13	5.865	66.94		349	7	36.49	716
6.001% - 6.500%	535	129,945,329.14	31.77	242,888.47	6.328	73.61		353	33	39.16	707
6.501% - 7.000%	313	67,493,123.53	16.50	215,632.98	6.786	76.67	356	353	3	38.91	289
7.001% - 7.500%	121	22,376,081.94	5.47	184,926.30	7.298	76.82		357	3	36.01	069
7.501% - 8.000%	27	13,032,404.59	3.19	178,526.09	7.774	81.23		357	3	40.77	889
8.001% - 8.500%	16	2,318,245.68	0.57	144,890.36	8.243	80.01	360	357	ဗ	30.93	929
8.501% - 9.000%	9	997,771.19	0.24	166,295.20	8.761	83.59	•	357	æ	27.05	949
9.501% - 10.000%	-	133,963.52	0.03	133,963.52	10.000	80.00	360	357	m	16.87	959
11.501% - 12.000%	1	26,033.45	0.01	26,033.45	12.000	16.00	180	171	3	39.17	631
Total:	1,593	\$408,976,615.23 100.00%	100.00%	256,733.59 6.271%	6.271%	71.23%	352	349	7	2 37.50%	706
Minimum: 4.750% Maximum: 12.000%											

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Original Term to Maturity	COUNT	UPB	%	AVG UPB		LTV	WAC LTV OTERM WAM AGE	WAM	AGE	DTI	FICO
180	89	\$16,154,584.84	3.95%	237,567.42	5.709%	60.46%	180	177	6	33.87%	707
240	14	3,761,581.50	0.92	268,684.39	5.996	59.72	240	237	٣	41.88	687
360	1,511	389,060,448.88	95.13	257,485.41	6.297	71.79	360	358	7	37.60	706
Total:	1,593	\$408,976,615.23 100.00%	100.00%	256,733.59 6.271%	6.271%	71.23%	352	349	7	37.50%	706
Minimum: 180											
Maximum: 360											

Remaining Term to Stated Maturity	COUNT	UPB	%	AVG UPB		LTV	WAC LIV OTERM WAM AGE	WAM	AGE		DTI FICO
121 - 180	89	\$16,154,584.84	3.95%	237,567.42	5.709%		180	171	6	33.87%	707
181 - 240	14	3,761,581.50	0.92	268,684.39	5.996	59.72	240	237	3	41.88	682
301 - 360	1,511	389,060,448.88		257,485.41	6.297		360	358	7	37.60	206
Total:	1,593	\$408,976,615.23 100.00%	100.00%	256,733.59	6.271%	71.23%	352	349	7	352 349 2 37.50%	706
Minimum: 175											
Maximum: 359											

Concoming	TNIOS	adil	76	AVC 11PR	WAC		ITV OTERM WAM ACE	WAW	ACE	ITU	DTI FICO
Seasoning	COOM	OID	•	910010	MAC	1	CIENT		200		3
_	314	\$90,408,608.00	7	287,925.50	810.9	69.72%		354	-	35.87%	
2	462	116,848,490.44		252,918.81	6.285	71.15		320	7	36.89	
6	584	147,339,245.77		252,293.23	6.315	71.63		346	3	38.47	
4	200	48,941,201.98		244,706.01	6.536	72.66		352	4	39.48	
v	30	5,170,112.58	1.26	172,337.09	6.548	74.70	348	343	10	35.02	712
9	7	154,296.69		77,148.35	998.9	73.25		354	9	43.47	
7	1	114,659.77		114,659.77	8.400	70.24		353	-	28.27	
Total:	1,593	\$408,976,615.23 100.00%	100.00%	256,733.59	6.271% 7	71.23%	352	349	- 1	2 37.50%	206
Minimum: 1											
Maximum: 7											

DTI	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO	
<= 0.000%	449	\$109,826,444.03	26.85%	244,602.33	6.328%	65.21%	351	349	7	0.00%	705	
1.001% - 6.000%	-	90,365.00	0.02	90,365.00	7.500	74.41	360	359	-	5.25	704	
6.001% - 11.000%	s	926,709.54	0.23	185,341.91	6.878	74.39	360	358	7	9.08	746	
11.001% - 16.000%	15	5,137,542.74	1.26	342,502.85	6.014	60.99	316	314	e	13.93	701	
16.001% - 21.000%	33	10,430,156.35	2.55	316,065.34	6.281	65.11	352	350	7	18.30	714	
21.001% - 26.000%	55	16,241,039.54	3.97	295,291.63	5.977	67.00	351	349	7	23.92	111	
26.001% - 31.000%	103	27,086,371.82	6.62	262,974.48	6.179	67.80	356	354	7	28.40	720	
31.001% - 36.000%	209	56,602,932.69	13.84	270,827.43	6.225	72.47	354	351	7	33.86	714	
36,001% - 41.000%	289	74,501,401.18	18.22	257,790.32	6.258	75.38	349	347	7	38.42	206	
41.001% - 46.000%	263	64,432,776.11	15.75	244,991.54	6.296	77.19	355	353	7	43.45	869	
46.001% - 51.000%	120	30,862,790.36	7.55	257,189.92	6.370	75.42	352	349	3	48.19	169	
\$1.001% - \$6.000%	31	7,718,425.07	1.89	248,981.45	6.288	71.68	353	351	7	53.17	269	
56.001% - 61.000%	18	4,232,825.72	1.03	235,156.98	6.334	73.80	352	349	3	58.51	708	
61.001% - 66.000%	-	242,053.21	90.0	242,053.21	9000	65.00	360	357	6	62.74	710	
76.001% - 81.000%	•	644,781.87	0.16	644,781.87	6.250	79.76	360	356	4	77.63	792	
Total:	1,593	\$408,976,615.23 100.00%	100.00%	256,733.59	6.271%	71.23%	352	349	7	37.50%	706	
Minimum: 0.00% Maximum: 77.63%												

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FICO Scores	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
530 - 539	-	\$114,659.77	0.03%	114,659.77	8.400%	70.24%	360	353	7	28.27%	533
580 - 589	7	1,315,075.40	0.32	187,867.91	6.625	54.75	360	358	7	43.68	285
590 - 599	7	355,288.64	0.0	177,644.32	7.350	76.79	360	359	_	34.08	296
609 - 009	9	1,944,377.78	0.48	324,062.96	6.484	76.43	360	357	6	44.97	909
610 - 619	ĸ	1,233,625.74	0.30	246,725.15	6.156	72.48	360	358	7	45.03	615
620 - 629	20	10,662,080.20	2.61	213,241.60	6.536	71.34	344	347	7	38.29	624
630 - 639	85	22,990,984.61	5.62	270,482.17	6.471	68.60	342	340	7	35.23	634
640 - 649	94	21,452,524.54	5.25	228,218.35	6.477	71.72	352	349	9	39.57	645
620 - 659	105	22,691,610.28	5.55	216,110.57	6.638	72.06	344	342	7	39.70	929
699 - 099	100	21,904,290.59	5.36	219,042.91	6.503	73.80	354	351	6	39.26	3
629 - 029	1117	27,990,046.81	6.84	239,231.17	6.383	74.26	355	323	3	38.39	674
689 - 089	142	37,158,649.47	60.6	261,680.63	6.374	73.20	351	349	۳	39.42	685
669 - 069	118	29,336,334.49	7.17	248,613.00	6.403	71.75	354	352	7	36.07	69
700 - 709	91	23,680,495.81	5.79	260,225.23	6.241	72.76	357	355	7	37.25	705
710 - 719	81	22,207,034.98	5.43	274,160.93	6.203	68.97	354	352	7	38.19	714
720 - 729	901	28,799,706.95	7.04	271,695.35	6.039	72.07	355	353	7	36.66	724
730 - 739	78	22,647,178.05	5.54	290,348.44	6.070	71.05	358	355	m	37.36	735
740 - 749	87	21,412,230.55	5.24	246,117.59	6.207	73.87	359	386	7	38.11	744
750 - 759	69	18,018,000.82	4.41	261,130.45	5.927	69.82	337	335	7	35.14	754
160 - 769	63	20,405,688.36	4.99	323,899.82	6.067	69.48	357	355	7	33.92	292
977 - 077	29	18,722,063.43	4.58	279,433.78	6.061	70.25	326	323	7	38.43	775
780 - 789	9	18,039,306.60	4.41	300,655.11	6.034	65.81	353	351	7	33.11	784
790 - 799	36	10,617,026.47	2.60	294,917.40	6.019	62.39	335	332	7	39.87	793
800 - 809	19	4,654,374.22	1.14	244,967.06	6.039	67.35	332	329	e	29.86	804
810 - 819	m	520,673.26	0.13	173,557.75	5.766	46.41	360	358	7	33.40	816
820 - 829	1	103,287.40	0.03	103,287.40	5.750	28.15	360	357	3	31.31	821
Total:	1,593	\$408,976,615.23 100.00%	100.00%	256,733.59	6.271%	71.23%	352	349	7	37.50%	706

Loan to Value Ratio	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
10.01% - 15.00%	2	\$425,000.00	0.10%	212,500.00	6.390%	11.04%	360	356	4	0.00%	171
15.01% - 20.00%	9	1,426,640.90	0.35	237,773.48	7.112	16.15	357	354	9	20.17	759
20.01% - 25.00%	6	1,138,557.69	0.28	126,506.41	5.901	22.74	323	321	7	38.06	726
25.01% - 30.00%	91	2,803,682.30	69.0	175,230.14	5.695	26.87	306	304	7	27.22	732
30.01% - 35.00%	14	3,086,894.83	0.75	220,492.49	5.964	32.99	321	318	3	36.34	229
35.01% - 40.00%	24	5,960,327.58	1.46	248,346.98	5.735	37.58	335	333	7	34.20	416
40.01% - 45.00%	38	10,740,798.43	2.63	282,652.59	5.889	42.54	348	345	7	32.09	712
45.01% - 50.00%	88	12,353,980.22	3.02	212,999.66	5.895	47.46	330	327	7	33,31	726
50.01% - 55.00%	\$	19,174,185.83	4.69	355,077.52	5.925	52.58	353	351	7	34.94	734
55.01% - 60.00%	87	28,010,805.36	6.85	321,963.28	5.949	57.93	343	341	7	33.33	969
60.01% - 65.00%	121	37,032,507.44	9.05	306,053.78	5.954	63.72	348	345	7	34.11	707
65.01% - 70.00%	105	31,542,046.26	7.71	300,400.44	6.312	68.94	352	350	7	36.61	707
70.01% - 75.00%	113	30,884,636.58	7.55	273,315.37	6.378	73.37	351	349	٣	37.47	707
75.01% - 80.00%	198	194,114,708.64	47.46	243,251.51	6.378	79.62	356	383	7	38.74	704
80.01% - 85.00%	61	6,322,061.01	1.55	332,740.05	6.567	84.61	360	357	æ	42.25	099
85.01% - 90.00%	20	13,770,240.97	3.37	196,717.73	6.721	89.48	359	357	7	41.07	869
90.01% - 95.00%	45	7,407,848.72	18.1	164,618.86	7.133	94.97	360	358	7	37.72	709
95.01% - 100.00%	14	2,781,692.47	99.0	198,692.32	089.9	100.00	360	358	7	38.07	725
Total:	1,593	\$408,976,615.23 100.00%	100.00%	256,733.59	6.271%	71.23%	352	349	7	37.50%	706
Minimum: 10.61 Maximum: 100.00											

Combined Loan To Value Ratio	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FIC0
10.01% - 15.00%	2	\$425,000.00	0.10%	212,500.00	6.390%	11.04%	360	356	4	0.00%	177
15.01% - 20.00%	S	1,400,607.45	0.34	280,121.49	7.021	16.16	360	357	33	19.70	652
20.01% - 25.00%	7	823,557.69	0.20	117,651.10	5.896	22.70	308	307	7	38.06	730
25.01% - 30.00%	13	1,698,092.47	0.42	130,622.50	5.889	27.09	293	290	7	27.22	713
30.01% - 35.00%	91	3,607,554.68	0.88	225,472.17	5.918	31.36	327	324	7	36.34	689
35.01% - 40.00%	24	4,991,827.58	1.22	207,992.82	5.905	36.68	330	328	7	36.83	717
40.01% - 45.00%	37	10,340,798.43	2.53	279,481.04	5.923	42.46	347	345	7	32.09	711
45.01% - 50.00%	\$	11,300,782.65	2.76	209,273.75	5.934	47.47	333	331	7	33.92	722
50.01% - 55.00%	51	17,500,858.59	4.28	343,154.09	5.904	52.64	349	347	7	33.63	732
55.01% - 60.00%	78	24,802,578.85	90.9	317,981.78	5.920	58.03	341	339	7	33.36	69
60.01% - 65.00%	113	37,984,796.33	9.29	336,148.64	5.895	62.17	348	346	7	33.88	707
65.01% - 70.00%	67	24,408,725.26	5.97	308,971.21	6.205	68.38	350	348	7	36.46	206
70.01% - 75.00%	81	25,467,326.29	6.23	314,411.44	6.195	71.42	349	347	٣	39.19	208
75.01% - 80.00%	317	94,328,930.40	23.06	297,567.60	6.274	78.46	353	320	3	39.52	704
80.01% - 85.00%	25	8,528,566.50	2.09	341,142.66	6.433	83.03	360	357	3	40.63	799
85.01% - 90.00%	149	37,499,850,34	9.17	251,676.85	6.569	81.90	360	357	7	37.75	707
90.01% - 95.00%	190	39,063,824.79	9.55	205,599.08	6.701	81.18	359	326	3	36.33	704
95.01% - 100.00%	352	64,802,936.92	15.85	184,099.25	6.481	80.35	358	326	7	38.89	707
Total:	1,593	\$408,976,615.23 100.00%	100.00%	256,733.59	6.271%	71.23%	352	349	2	37.50%	706
Minimum: 10.61 Maximum: 100.00											

Geographic Concentration C	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
California	498	\$166,878,668.84	40.80%	335,097.73	5.979%	66.24%	350	348	7	37.71%	712
Georgia	308	62,165,875.74	15.20	201,837.26	6.231	77.38	357	355	71	35.22	717
New York	128	45,015,687.69	11.01	351,685.06	6.407	71.05	352	350	£	40.53	689
New Jersey	91	28,692,765.16	7.02	315,305.11	6.427	72.47	335	333	7	36.48	695
Florida	94	17,233,905.23	4.21	183,339.42	6.691	76.19	320	348	7	35.51	702
Texas	7	9,017,850.13	2.20	127,011.97	6.713	79.27	354	351	3	36.59	707
Connecticut	8 2	8,236,501.96	2.01	294,160.78	6.371	68.30	326	323	7	36.76	694
Michigan	4	7,692,315.82	1.88	187,617.46	6.615	77.15	360	386	4	41.02	269
Arizona	39	7,472,667.02	1.83	191,606.85	6.663	17.71	349	347	٣	38.89	689
Massachusetts	13	5,417,922.85	1.32	361,194.86	6.614	65.52	354	352	7	38.07	\$
Colorado	19	5,251,678.80	1.28	276,404.15	6.442	71.28	360	358	7	34.91	712
Washington	23	5,226,585.92	1.28	227,242.87	6.318	78.96	360	358	7	39.49	869
South Carolina	23	4,807,168.81	1.18	209,007.34	6.919	66.62	360	357	m	28.93	902
Pennsylvania	31	4,506,039.46	1.10	145,356.11	6.607	77.42	360	357	က	38.45	669
Virginia	16	3,626,048.47	0.89	226,628.03	6.632	76.73	360	357	3	38.69	695
North Carolina	7	3,149,210.98	0.77	224,943.64	6.592	70.09	360	357	3	35.60	675
Maryland	11	3,100,338.30	9.76	182,372.84	6.951	74.18	342	339	6	40.51	685
Nevada	6	2,903,424.18	0.71	322,602.69	6.645	73.53	360	357	m	42.62	721
Ohio	19	2,031,350.98	0.50	106,913.21	6.784	72.59	331	329	7	39.82	299
New Mexico	13	1,870,188.77	0.46	143,860.67	968'9	83.81	360	357	3	37.86	720
Illinois	12	1,785,718.80	0.44	148,809.90	6.945	80.49	355	353	7	35.96	710
Hawaii	s	1,612,329.14	0.39	322,465.83	6.380	76.23	360	357	6	44.46	189
Rhode Island	ĸ	1,367,397.74	0.33	273,479.55	6.885	19.69	360	358	7	43.27	099
Tennessee	=	1,344,555.03	0.33	122,232.28	896.9	80.77	360	357	€	37.85	701
Oregon	9	1,038,294.63	0.25	173,049.10	692.9	80.00	360	358	7	41.89	682
Minnesota	œ	1,034,844.94	0.25	129,355.62	7.064	79.50	360	357	æ	34.48	705
Mississippi	6	995,830.73	0.24	110,647.86	6.542	75.11	360	357	3	38.89	692
Alabama	9	974,111.81	0.24	162,351.97	6.918	84.60	360	358	7	38.65	759
Missouri	m	816,794.76	0.20	272,264.92	6.734	78.76	360	357	3	<u>4</u> 2	675
Indiana	7	701,543.40	0.17	100,220.49	7.015	85.85	360	326	4	47.60	089
Arkansas	4	519,210.12	0.13	129,802.53	6.680	81.87	360	357	m	41.12	727
Kentucky	S	464,193.14	0.11	92,838.63	9.676	79.21	360	357	3	46.43	683
Maine	60	457,803.83	0.11	152,601.28	6.791	87.80	360	357	Б.	32.55	728
Nebraska	7	267,150.00	0.07	133,575.00	6.475	79.99	360	326	4	42.03	724
South Dakota	7	265,475.00	90'0	132,737.50	6.427	78.27	360	326	4	42.29	169
Delaware	-	253,849.40	90.0	253,849.40	7,375	84.98	360	357	£.	32.97	929
New Hampshire	-	152,013.20	0.04	152,013.20	6.750	61.20	360	358	7	25.03	712
Wyoming	-	143,100.00	0.03	143,100.00	6.500	89.44	360	356	4	0.00	629
Iowa	-	117,600.00	0.03	117,600.00	6.500	80.00	360	356	4	43.66	726
Wisconsin	-	112,319.43	0.03	112,319.43	6.875	87.12	360	356	4	40.75	623
Alaska	-	109,335.02	0.03	109,335.02	6.125	48.89	360	358	7	37.81	649
Utah	-	80,000.00	0.02	80,000.00	9000	43.24	360	358	11	46.63	653
Oklahoma	-	00.026,99	0.02	00.056,99	7.500	94.96	360	357	6	41.86	27.3
Total:	1.593	\$408.976.615.23	100.00%	256,733,59	6.271%	71.23%	352	349	7	37.50%	706

North-South CA	COUNT	UPB	%	AVG UPB	WAC	LTV	WAC LTV OTERM WAM AGE	WAM	AGE	DTI	DTI FICO
	8	20 000 000 000	l	254 005 41	Z 05.407	'	348	245	**	76 560/	
North CA	76	352,049,450.55		11.000,400	0,000	•	5	1	י	0,000	
South CA	406	134,229,238,49		330,613.89	5.961		351	348	7	37.97	
States Not CA	1.095	242,097,946,39	59.20	221.094.01	6.472	74.68	353	350	~	37.36	701
											1
Total:	1,593	\$408.976.615.23 100.00%	100.00%	256,733.59	6.271%	6.271% 71.23%		352 349 2	7	37.50%	902

Tim Code Concembration	COUNT	IIPR	%	AVC HPB	WAC		LTV OTERM	WAM AGE	AGE	DTI	DTI FICO
Zap Coue Concentration	1000	210									
30016	91	\$2,279,804.73	0.56%	142,487.80	6.572%	81.97%	360	358	~	37.56%	111
08872	9	2,190,881.80	0.54	365,146.97	5.867	71.60	326	325	7	38.78	708
93033	7	2,152,883.85	0.53	307,554.84	5.954	60.15	360	358	7	51.39	674
90210	-	2,000,000.00	0.49	2,000,000.00	5.875	51.95	360	358	7	0.00	710
07039	7	1,989,000.00	0.49	994,500.00	9799	73.79	360	358	7	17.35	129
Other	1,561	398,364,044.86	97.41	255,197.98	6.273	71.31	352	349	7	37.53	706
Total:	1,593	\$408,976,615.23	100.00%	256,733.59	6.271%	71.23%	352	349	2	37.50%	706

Refinance - Cashout 637 \$193,996,736.82 47.43% 304,547.47 6.188% 66.40% 350 348 2 37.96% Purchase 806 171,817,42.85 42.01 213,173.01 6.421 77.45 355 353 2 37.80 Refinance - Rafe Term 150 43,162,435.56 10.55 287,749.57 6.047 68.23 344 342 2 34.63 Total: 1,593 \$408,976,615.23 100.00% 256,733.59 6.271% 71.23% 352 349 2 37.50%	Loan Purpose	COUNT	UPB	%	AVG UPB	WAC	LTV	WAC LTV OTERM WAM AGE	WAM	AGE	DTI FICO	FICO
Rate Term 806 171,817,442.85 42.01 213,173.01 6,421 77.45 355 353 2 150 43,162,435.56 10.55 287,749.57 6,047 68.23 344 342 2 1,593 \$408,976,615.23 100,00% 256,733.59 6,271% 71.23% 352 349 2	Refinance - Cashout	637	\$193,996,736.82	4	304,547.47	6.188%	_	350	348	7	37.96%	969
Rate Term 150 43,162,435.56 10.55 287,749.57 6.047 68.23 344 342 2 1,593 \$408,976,615.23 100.00% 256,733.59 6.271% 71.23% 352 349 2	Purchase	908	171,817,442.85		213,173.01	6.421		355	353	7	37.80	
1,593 \$408,976,615.23 100.00% 256,733.59 6.271% 71.23% 352 349 2	Refinance - Rate Term	150	43,162,435.56		287,749.57	6.047	- 1	344	342	7	34.63	710
	Total:	1,593	\$408,976,615.23	100.00%	256,733.59		71.23%	352	349	7	37.50%	706

Document Type	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
Stated Income Full Asset	441	\$114,703,310.29	28.05%	260,098.21	6.292%	73.44%	354	352	7	37.23%	707
Full Documentation	422	110,229,959.69	26.95	261,208.44	6.167	74.88	353	320	7	37.46	714
No Income No Asset	339	76,377,195.29	18.68	225,301.46	6.285	63.95	350	348	7	51.79	704
Stated Documentation	281	74,514,813.15	18.22	265,177.27	6.307	71.35	348	345	7	37.95	693
No Ratio	110	33,151,336.80	8.11	301,375.79	6.431	67.98	352	349	£	0.00	709
Total:	1 593	%408 976 615 73 100 00%	100 00%	256,733,59	6271%	71.23%	352	349	2	37.50%	706

Property Type	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
Single Family Residence	166	\$266,781,818.60	_	267,584.57	6.219%	70.20%	351	349	7	37.83%	704
Pun	388	86,769,253.20		223,632.10	6.354	74.55	354	351	7	36.11	707
2-4 Family	115	37.028.361.82	9.05	321,985.75	6.346	68.93	348	345	6	38.32	712
Condo	93	18,397,181.61		197,819.16	6.487	75.16	357	355	3	37.63	709
Total:	1,593	\$408,976,615.23	100.00%	256,733.59	6.271%	71.23%	352	349	7	37.50%	206

Occupancy	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM WAM AGE	WAM	AGE	DTI	FICO
Owner Occupied	1,275	\$343,857,080.43		269,691.83	6.206%	71.43%	351	349	7	27.09%	
Non-Owner Occupied	253	49,980,511,16	12.22	197,551.43	6.587	69.21	354	351	٣	29.65	715
Second Home	9	15,139,023.64		232,908.06	6.708	73.52	359	326	3	27.88	
Total:	1,593	\$408,976,615.23	100.00%	256,733.59	6.271%	71.23%	352	349	2	2 27.43%	706

Lien Position	COUNT	UPB	%	AVG UPB	WAC	LTV	LTV OTERM WAM AGE	WAM	AGE	DTI FICO	FICO
	1,593	\$408,976,615.23 100.00%	100.00%	256,733.59 6.271%	6.271%	71.23%	71.23% 352 349	349	7	37.50% 706	706
Total:	1,593	\$408,976,615.23 100.00%	100.00%	256,733.59 6.271% 71.23%	6.271%	71.23%	352	352 349	7	37.50% 706	706

Prepayment Penalty	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM WAM AGE	WAM	AGE	DTI	FIC0
0	444	\$112,625,332.41	27.54%	253,660.66	6.448%	71.76%	349	347	€	37.87%	705
	æ	2,919,590.08	0.71	364,948.76	5.875	66.99	360	357	33	30.99	•
12	146	47,929,345.26	11.72	328,283.19	6.403	70.90	350	347	3	41.37	691
24	157	34,669,242.41	8.48	220,823.20	6.470	73.75	358	355	£	36.10	•
36	727	181,531,913.66	44.39	249,700.02	6.124	70.00	352	350	7	37.09	206
09	111	29,301,191.40	7.16	263,974.70	6.090	74.86	356	354	7	35.66	727
Total:	1,593	\$408,976,615.23 100.00%	100.00%	256,733.59	6.271%	71.23%	352	349	7	37.50%	706
wa Term: 23.762											

Prepayment Penalty Type	COUNT	UPB	%	AVG UPB	WAC	LTV	LTV OTERM WAM	WAM	AGE	DTI	FICO
12H	135	\$43,668,593.38	10.68%	323,471.06	6.438%	72.05%	352	349	60	41.77%	289
12M	90	2,642,673.07	9.0	330,334.13	90.9	59.56	360	357	e	33.03	720
128	9	1,618,078.80	0.40	539,359.60	6.012	58.37	272	270	7	36.36	753
24H	84	18,362,784.65	4.49	218,604.58	6.404	73.42	357	355	71	36.46	200
24M	99	13,197,099.49	3.23	199,956.05	6.550	74.96	357	354	3	36.77	704
24S	7	3,109,358.28	0.76	444,194.04	6.522	70.53	360	357	٣	31.65	749
Н96	918	147,360,939.05	36.03	255,834.96	890.9	69.83	352	349	7	36.50	705
36M	132	28,769,234.85	7.03	217,948.75	6.385	71.92	352	320	6	40.54	710
368	61	5,401,739.76	1.32	284,302.09	6.245	64.43	360	357	٣	35.70	718
Н09	ST	10,031,645.76	2.45	175,993.79	6.326	77.97	357	354	7	38.31	693
M09	4	2,703,249,31	99.0	193,089.24	6.379	78.69	348	345	9	43.04	715
S09	40	16,566,296.33	4.05	414,157.41	5.901	72.35	357	355	7	33.52	150
Н9	7	508,109.54	0.12	254,054.77	6.037	67.18	360	357	m	31.11	742
W9	9	2,411,480.54	0.59	401,913.42	5.840	96'99	360	357	6	30.96	708
No PPP	444	112,625,332.41	27.54	253,660.66	6.448	71.76	349	347	3	37.87	705
Total:	1,593	\$408,976,615.23 100.00%	100.00%	256,733.59	6.271%	71.23%	352	349	7	2 37.50%	706

D.H Els.										
Daileon ring	UPB	%	AVG UPB	WAC	LTV	OTERM WAM	WAM	AGE	DTI	FICO
Not a Balloon Loan 1,593	\$408,976,615.23	100.00%	256,733.59	6.271%	71.23%	352	352 349	7	37.50%	706
Total: 1,593	\$408,976,615.23	100.00%	256,733.59	6.271%	71.23%	352	349	7	37.50%	706

Originator	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM	AGE	DTI	FICO
Alterna Mortgage	15	\$2,432,789.44	0.59%	162,185.96	7.200%	77.64%	360	359	-	37.93%	169
Avaris Capital	v	1,433,224.62	0.35	286,644.92	5.695	58.89	334	333	-	36.33	706
Equity Now, Inc.	35	13,584,102.86	3.32	388,117.22	6.637	66.23	347	344	4	45.02	694
Gateway Bank FSB	35	11,228,889.58	2.75	320,825.42	5.836	80.09	345	342	æ	35.82	735
Mortgage Enterprise, Ltd.	9	1,858,747.44	0.45	309,791.24	6.590	76.96	360	357	æ	46.16	713
Opteum	1,277	323,668,680.91	79.14	253,460.20	6.262	71.65	352	320	7	36.94	705
Pemmtek Mortgage Services	S	1,427,644.18	0.35	285,528.84	7.676	75.37	360	356	4	32.94	673
Provident Bank	87	27,690,003.42	6.77	318,275.90	6.113	71.55	354	351	٣	39.97	716
Quicken Loans	82	15,411,735.17	3.77	181,314.53	6.524	76.51	360	356	4	43.38	169
Realty Mortgage Corp	13	2,335,500.07	0.57	179,653.85	6.270	72.56	354	349	S	32.89	720
Shearson Mortgage	ĸ	1,339,264.81	0.33	267,852.96	6.324	63.32	360	356	4	32.39	200
Sun West Mortgage Co.	25	6,566,032.72	19:1	262,641.31	6.158	65.30	340	337	3	39.29	714
Total:	1,593	\$408,976,615.23	100.00%	256,733.59	6.271%	71.23%	352	349	7	37.50%	706

Gross Rate-FRMS	COUNT	UPB	%	AVG UPB	WAC	LTV	LTV OTERM	WAM AGE	AGE	DTI	FICO
4.501% - 5.000%	15	\$10,446,791.05	2.55%	696,452.74	4.951%	61.05%	319	317	7	31.28%	743
5.001% - 5.500%	79	28,613,324.56	7.00	362,193.98	5.415	61.30	327	325	7	33.64	733
5.501% - 6.000%	433	133,593,546.59	32.67	308,530.13	5.865	66.94	351	349	7	36.49	716
6.001% - 6.500%	535	129,945,329.14	31.77	242,888.47	6.328	73.61	356	353	6	39.16	702
6.501% - 7.000%	313	67,493,123.53		215,632.98	6.786	76.67	356	353	3	38.91	687
7.001% - 7.500%	121	22,376,081.94		184,926.30	7.298	76.82	360	357	e	36.01	9
7.501% - 8.000%	73	13,032,404.59		178,526.09	7.774	81.23	360	357	33	40.77	688
8.001% - 8.500%	91	2,318,245.68		144,890.36	8.243	80.01	360	357	6	30.93	929
8.501% - 9.000%	9	997,771.19		166,295.20	8.761	83.59	360	357	8	27.05	949
9.501% - 10.000%	_	133,963.52		133,963.52	10.000	80.00	360	357	33	16.87	959
11.501% - 12.000%		26,033.45		26,033.45	12.000	16.00	180	177	3	39.17	631
Total:	1,593	\$408,976,615.23 100.00%	100.00%	256,733.59	6.271%	71.23%	352	349	7	37.50%	706
Minimum: 4.750%											
Maximum: 12.000%											

PMI	COUNT	UPB	%	AVG UPB	WAC	LTV	LTV OTERM WAM AGE	WAM	AGE	DII	DTI FICO
OOMao	12	\$2.014.838.90	0.49%	167.903.24	6.898%	91.51%	360	357	9	39.12%	669
MCIC	, v.	942.206.60	0.23	188,441.32	6.611	89.71	360	358	7	37.44	206
N N	1.472	387,232,805,10		263,065.76	6.238	70.06	351	349	7	37.45	705
PMI Mortgage Insurance	26	5.550.346.97	1.36	213,474.88	6.926	91.29	360	358	7	38.72	712
Dodien Cuaranty	12	2,737,739,64		161,043.51	6.911	89.72	357	354	6	39.50	989
Demokie Medagas Ingresses	. "	489.246.00		163,082.00	7.690	91.54	360	358	7	0.00	719
Tried Cuerenty Incurence Co	, v r	697.384.62		139,476.92	7.476	92.84	360	357	e	45.03	732
United Guaranty	. S	9,312,047.39	2.28	175,699.01	6.730	93.62	360	358	7	37.76	714
Total:	1,593	\$408,976,615.23	100.00%	256,733.59	6.271%	71.23%	352	349	- 1	2 37.50%	206

Interest Only Terms	COUNT	UPB	%	AVG UPB	WAC	LTV	OTERM	WAM AGE	AGE	DTI	FICO
	111	24 484 979 3713	43.77%	27 760 34	6.249%	•	343	340	7	38.80%	
0	:	2 762 150 00	0.03	343 973 64	6 794		360	357	(**)	45.29	
09	1100	3,703,100.00	66.00	793 607 67	286.9	2.25	359	356		36.39	708
120	cos	00.1/0,627,627	00.00	10.100,004	007.0	- '			•		1
Total:	1,593	\$408,976,615.23 100.00%	100.00%	256,733.59	6.271%	71.23%	352	349	7	37.50%	90/

09.9	New York
15.1	Colorado
1.28	Техаѕ
96.0	Michigan
67.0	sionilll
86.8	Florida
80.88	South California
02.11	North California
* = ' '	California Next Colifornie
82.74	GEOGRAPHIC Celifornia
1.00	D11 > 22%
06. I	011 20-22%

23.10 8.13	D11 49-50% D11 49-62%
17.75	Average DTI
IL LE	Income Strats
17'0	
17.9	Loans > 750k
20.04	Fogus > 200k
49.84	Fosus > 320k
64.0	rosus < 12k
7.26	Fosus < 100k
	LOAN SIZE
₱8 [.] 9L	IO Mortgages
2.36	7/23 Float
24.58	5/25 Float
5.03	3/27 Float
25.80	2\28 Float
38.16	Fixed Rate
48.13	Floating Rate Mortgages
	Mortgage Indices
254 - 851	FICO Range
107	WA FICO
12.28	% No docs
00.88	emoonl betst? %
٤٥.8	% Reduced/Limited Doc
69.12	% Enll Doc
34.04	% cash out
59.83	% Рикс наѕе
88.£8	% Owner Occ
100.00	% First Lien
<i>LS.2T</i>	VTJ AW
402.9	DAW
	Average Loan Size
48.692,882	No of Loans
3668	Prefunding (if any)
V/N 98'679'69t'58t	Non Conforming
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72.21	% > 3 months
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20.2	28-10.08
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6 5 .9	0Z-L0 [.] 59
29.8	59-10.09
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15.1	189 - 189
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6.23	Fico < 580
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00.0	FICO MH
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INVESTEC STRATIFICATION REQUIREMENTS

For all loans

Largest Servicer %

Geog distribition Distribution of values

Distribution of values seulay to noituditisib bns egatevA Average and distribution of values

Loan Purpose IIG FICO

Distribution of values seulsy to noitudintsiQ seulsy to noituditsiQ esulav to noitudhtaiQ

Documentation Level Property type First/second lien Occupancy Status

Average and distribution of values Interest Rate Type Distribution of values Average and distribution of values

Prepay penalty seulsy to nottudintsiQ ezis ueoŋ

sbnS finaliS dfiW % seutev to noituditaiQ VIJO bnooed Inelia OI %

For IO loans (where IO loans % > 10% of book)

Doc type Distribution of values Distribution of values Geog distribition Average and distribution of values ezis nsod Average and distribution of values VTJ Average and distribution of values nottudintsib mnet OI eauley to noitudintaiQ

Average and distribution of values ITG

For each of top 5 states

seulay to noituditaib bns egatevA Doc type seulav to noitudintsiQ Posu size Average and distribution of values seulsy to notinuitatib bns egstevA ΛLΤ Average and distribution of values

For low doc loans

Geog distribition esulav to notivorital Average and distribution of values ITQ seulav to notitudintsib bns egstevA Loan size Average and distribution of values ΛLI Average and distribution of values **EICO**

Stratifications

009-949	678-188	256-550	523-103	009>	Property Type
10,444,727,14	1,114,888.64	347,184.92	255,122,10	•	Single Family
17.851,059,5	-	114,659,77	•	•	Jinu-iJluM
1,512,611.93	-	•	-	-	Planned Unit Dev
57,155,729	-	•	•	-	qo-oO\obnoO
16,214,633.50	1114,888.64	69.448,194	265,122.10	. •	Total:

76,896,818,81 46,888,411,1 63,448,64 01,521,886, -	Owner Occupied
	Investor Properties

Total:	-	255,122,10	69.448,134	49.888,411,1	16,214,633.50
Cash out	-	-	69.448,194	49.888,411,1	13,131,661.38
Refinance (Non cash out)	-	255,122.10	-	•	1 990'209
Purchase	-	-	•	-	76.809,874,2
Loan Purpose	<200	979-109	256-550	978-188	009-978

20,629,65,6 - 177,659,411	Full Doc
20.880,688,8 - 77,688,411	:lstoT

001-96	-	-	-	-	00.000,881
96-16	•	•	•	-	87.404,078
06-98	•	-	•	-	SE.748,E19,4
38-18	-	-	347,184.92	92.658,724	97.828,ef4,S
08-97	-	255,122.10	-	-	3,580,319.65
87-17	•	-	11,659,411	11.069,032	1,108,540.24
04-99	•	-	-	72.895,395	00.002,816
91-65	-	-	-	-	791,920.63
09-99	•	•	-	-	8E.277,40E
99 =>	-	-	-	-	1,140,670.26
Loan to Value	<200	201-525	926-550	878-188	009-978
Total:	-	255,122,10	1 69.448,134	49.888,411,1	16,214,633.50
First Lien	•	255,122,10	69.448,194	49.888,411,1	16,214,633.50
Геуел Геуе	009>	201-525	926-550	678-188	009-949

16,214,633.50	1114,888.64	69.448,194	265,122,10	-	Total:
1,670,364.04	-	77.659,411	-	-	Fixed
14,544,269.45	1,114,888.64	347,184.92	255,122.10	-	MAA
009-929	676-166	256-550	522-105	<200	Interest Rate Type

:lstoT

03.553,412,81 48.888,411,1 68.448,134 01.521,282

009-949	878-188	926-550	501-525	<200	Loan Size
S4.703,84	•	•	-	-	000'09\$ - 0\$
458,030.52	-	-	-	-	920,000 - \$100,000
62.246,068	-	114,659,77	•	-	000,021\$ - 000,001\$
2,209,094.94	-	-	-	-	\$150,000 - \$200,000
13.186,916,1	92.628,734	•	-	-	\$200,000 - \$250,000
87.158,536,5	11.059,032	-	255,122,10	-	\$250,000 - \$300,000
4,841,050.32	•	347,184.92	•	•	9300,000 - \$350,000
2,886,304.69	72.865,398.27	•	•	•	000'096\$ <
242,009,46	278,722.16	230,922.34	255,122.10	-	өрвтөү
16,214,633.50	49.888,411,1	69.448,194	255,122,10	-	:leJoT

135,256,630.81	32,757,728.90	11.660,031,13	74.180,788,22	34.046,047,01
135,256,630.81	32,757,728.90	11.660,031,73	74.180,788,22	34.045,047,01
004<	007-878	651-675	626-650	601-625
517,283,721.07	28.857,758,602	166,772,353.77	123,559,146.98	88.733,852,24
62.E81,678,151	86.946,248,48	70.671,387,43	56.807,871,66	19.178,486,62
71.680,E73,74	69.699,680,11	10,247,127.82	11.734,417,7	86.971,600,1
06.844,167,766	127,909,722.75	88.230,657,16	SE.E76,888,88	82.608,448,11
002<	007-373	9/9-L99	09-979	979-109

£6.417,e53,8e4	196,429,245.34	79,191,058,831	118,756,020,77	41,606,685.06
46.020,171,77	21,280,869,82	27.146,820,81	11,438,481.64	2,216,882.33
66.669,896,124	12.681,164,071	142,803,249.95	E1.653,715,701	27.208,685,65
007<	004-949	879-189	626-650	601-625

007<	007-878	679-169	979-929	601-625
26,113,076,692	112,081,030.511	96,209,533.35	08.872,788,77	19.664,419,62
52.66E,714,8E	38.678,411,31	9E.0EZ,186,41	09'676'964'6	76.010,620,8
128,871,840.50	11.012,188,78	40,941,200.80	29,807,359.25	60.664,676,8
49,623,969.99	19,080,615.34	14,640,389.23	49.162,760,8	15.416,168,1
517,283,713	28.267,758,602	166,772,353.77	123,559,146.98	42,238,557.88

517,283,721.07	\$8.367,768,60S	166,777,353.77	123,559,146.98	42,238,557.88
19.266,671,8	82.778,680,1	305,450.00	•	-
\$7.711,038,01	85.464,362,5	2,946,880.32	2,475,518.60	16.078,885,5
17,173,255.07	62.758,820,8	98.688,159,01	04.404,078,01	11,146,544.53
94,783,458,2	87.110,E10,E	77.44E,087,E	4,050,150.58	4,756,820.03
91.008,e88,11£	10.468,187,661	21.670,661,801	70,755,335,07	76.215,481,31
36,210,818.10	13,190,125.36	9'949'299'54	00.688,618,8	29.259,897,2
15,45,164.31	66.974,653,11	12,594,949.80	8,109,754.25	1,218,561.59
£9.618,817,1£	97.595,726,11	5,850,992.32	9,021,766.30	00.002,728
86.020,261,71	6,971,512.60	62.73,267.29	99.280,298,4	11.428,174,1
48,361,244.35	98.104,027,01	95.454,035,9	11,142,003,7	1,475,435.07
007<	007-878	679-169	099-979	601-625

156,772,353.77 71,808,534.34 256,968.19

17,688,889,61

84,716,063,81 86,824,888,32

19,728,680,61

15,041,704,77

14.779,848,4

929-199

156,772,353.77

03.550,423.601 71.059,152,15

S78-188

248,609.95 848,609.95 848,609.95

24.694,048,11

71,831,634,81 36,264,372,31

12,709,270.08 13,830,838,81

70,282,299,2

059-979

123,559,146.98

49,526,378.96

20.837,250,47

979-929

114,393.41

11.761,376,81 68.808,272 88.738,862,24

5,255,680.06

81.706,546,8

4,797,762.02

70.010,800,4

37.818,478,5

979-109

42,238,557.88

10.921,778,9

18.154,136,55

601-625

69.421,487

517,283,721.07

28.175,844,182 84.816,372

70,130,25,04

61.835,331,83

50,197,762,55

69.778,85,84 91.484,183,94

31.635,669,01

002<

10.127,882,718

309,236,236,805 12,484,799,702

007<

415,072.10

28.080,172 S8.287,788,80S

91,762,802,76

92,725,832,02

92,320,312,12

18.616,070,61

A3.671,187,6S

87.063,859,81

007-878

28.257,758,502

18.530,683,851 10.278,882,87

007-878

59.249.00 5,106,945.65

007<	007-878	679-169	979-929	979-109
48,361,244.35	10,720,401.86	96.434.35	11.142,008,7	1,475,435.07
86.020,261,71	09.212,176,9	62.73,267.29	4,865,085.66	11.428,174,1
£8.618,877,1£	97.535,756,11	5,850,992.32	9,021,766.30	00.002,728
35,845,164.31	66.974,653,11	12,594,949.80	8,109,754.25	1,218,561.59
36,210,818.10	13,190,125.36	9'848'299'54	00.688,613,6	29.259,897,2
91,869,600.79	10.468,187,661	21.970,991,301	70,766,286,07	76.215,481,31
64.788,458,£	87.110,610,6	77.44E,087,E	4,050,150.58	4,756,820.03
17,173,255.07	8,028,837.29	98.985,129,01	04.404,078,01	11,146,544.53
47.711,038,01	86.494,588,6	2,946,880.32	2,475,518.60	19.078,886,2
19.266,671,6	82.778,680,1	305,450.00	•	-
20 127 585 713	203 837 735 82	77 535 277 331	123 559 146 98	88 722 855 54

1017 7 1007 110 170100 1 1001007 1 11000 1001 1000107 1 1001007 7	70 107 580 713	28 257 758 EDS	166,772,353.77	123,559,146.98	42,238,557.88
70.1ST,283,718 \$6.35T,768,567 \$71.235,2TT,381 \$8.745,85T, \$8.755,852,2£	70.127,E82,718 70.127,E82,718	28.267,758,602			88.755,862,24

Pool Summary	UPB(\$)	WAC(%)	*	% Am	% Fixed
Conforming	636,268,374.57	6.290	59.37	62.16	37.84
Non-Conforming	435,469,629.86	6.078	40.63	61.38	38.62
Total:	1,071,738,004.44	6.204	100.00	61.84	38.16
UPB: 1,071,738,004.44	X.4				
AVG UPB: \$268,269.84	69.84				
WA WAC: 6.204%	•				
WA NET RATE: 5.935%	.935%				
WA CLTV: 75.568%	3%				
WA CLTV w/ Silent 2nds: 84.041%	t 2nds: 84.041%				
Balloon Pct: 0.00%					
WA OTERM: 357					
WA AGE: 2,504					
WARTERM: 354					
1st Lien Pct: 100.00%	0%				
WA FICO: 701					
ARM %: 61.84%					
WA MARGIN: 3.098%	98%				
WA ROLL TERM: 40	8				
WA MAXRATE: 11.817%	11.817%				
WAMINRATE: 3.214%	.214%				
GSE ELIGIBLE: 59.37%	9.37%				
% PREPAY PENALTY: 71.31%	TY: 71.31%				
Loan Count: 3,995					
% Odd-Due Dates: 0.04%	0.04%				
% IO: 76.84%					
WA DTI: 37.71%					

Top 5 Cities	count	UPB	%	WAC	ΛΙΤ	FICO
LOS ANGELES	79	31,774,049,48	2.96	5.881	69.07	705
ATLANTA	₹	30,021,723.30	2.80	5.720	77.11	744
LAS VEGAS	70	16,097,712.03	1.50	6.150	78.34	702
SAN DIEGO	32	13,171,141.34	12	5.831	73.20	721
RIVERSIDE	35	10,803,099.41	1.01	6.133	76.75	703
Other	3672	969,870,278.87	90.50	6.236	75.71	699
Total:	3995	1,071,738,004.44	100,00	6.204	75.57	701

Aug 11, 2005 13:18

OPMAC05-4-NIM_v4 -- M10

UBS PAINEWEBBER

	Settle	Coupon	Balance
	08/25/2005		\$9,252,000.00
	First Payment	Dated	Delay
	09/25/2005	08/25/2005	0
!	Cap / Floor	Mult / Margin	Index
	999 / 0	1 / 1.95	LIBOR_1MO 3.57
		NET	WAC
		5.935461	6.203685
		WALA	WAM
		N	355

Call (Y)	Call (Y)	Call (Y)	Call (Y)	Call (Y)	Call (Y)	Optional Redemption
0	0	0	0	0	0	Prepay Penalty Haircut
Include Penalties	Include Penalties	Include Penalties	Include Penalties	Include Penalties	Include Penalties	Lockout and Penalties
-	- -	-		- -	- - -	No Prepays
299 DDC	160 PPC	120 PPC	100 BBC	299 UB	70 00	Dranay
4.03	4.03	4.03	4.03	4.03	4.03	LIBOR_6MO
3.57	3.57	3.57	3.57	3.57	3.57	LIBOR_1MO
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	Principal Writedown
37 - 37	37 - 44	37 - 61	37 - 74	41 - 93	79 - 172	Principal Window
2.70	2.74	3.14	3.62	4.40	7.38	Mod Durn
3.08	3.14	3.67	4.32	5.41	10.45	TAM STATE OF THE S
	44744784848					の できない できない できない できない でんしょう でんしょう いっぱい かんしょう いっぱい かんしょう しゅうしゅう かんしょう しゅうしゅう しゅう
778	768	696	630	554	408	84,698788
Disc Margin	Disc Margin	Disc Margin	Disc Margin	Disc Margin	Disc Margin	
200	160	120	100	80	40	Price